
PERSONAL FINANCIAL MANAGEMENT (PFM) PROGRAM

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PERSONAL FINANCIAL MANAGEMENT (PFM)

SECTION I

PROGRAM OVERVIEW

July 1997



INTRODUCTION

Personnel Financial Management (PFM) is one of the core programs in Navy Family Service Centers (FSCs). Depending upon the size of the FSC and the way it's organized, there may be one person responsible for the PFM program or several. At some sites, the PFM program is not a person's sole responsibility; he/she may have collateral duties as well.

This desk guide is written for the Financial Educator (FE) responsible for managing the PFM program. However, it can be used as a reference for any FSC staff member charged with providing PFM services.

Why Use This Desk Guide?

The purpose of the PFM desk guide is to provide a standard reference across the Navy for managing this program. It is designed to help you, the person responsible for the PFM program in the FSC, by providing policies and practices that are consistent, effective, and efficient. The more you know about PFM and its management, the more likely it is that you'll provide quality programs and services to your clients.

How To Use This Desk Guide

This desk guide is meant to be used as a reference, rather than read from beginning to end. After this Program Overview section, there are six informational topic areas, shown by roman numerals in the Table of Contents. Use the Table of Contents to locate a desired topic; cross-references are also provided for you throughout the text.

The following icons are also used throughout the desk guide for quick reference:

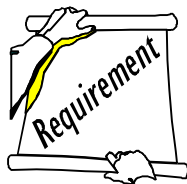


INTRODUCTION
TO A SECTION



KEY CONCEPT/
MAJOR POINT

How to Use This Desk Guide (Continued)



REQUIREMENT
(required by an
instruction, regulation,
or standard)



**FOR MORE
INFORMATION**
(gives a section and/
or page reference to a
different part of the
desk guide)



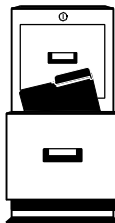
**CHECK WITH
YOUR FSC
DIRECTOR OR
DEPUTY
DIRECTOR**



**SUMMARY/
CONCLUSION OF A
SECTION**



CLIENT SERVICES
(one of the four
program functions)



ADMINISTRATION
(one of the four
program functions)



**COMMUNITY
INTERACTION**
(one of the four
program functions)



MARKETING
(one of the four
program functions)

The information below explains how the PFM desk guide is organized with a brief overview of each of the six sections.

How This Desk Guide Is Organized

Section I introduces PFM. The program’s background and philosophy; policy, mission, and goals; clients; and various relationships are described. This brief introduction may be mostly review, but it should provide a clear picture of what the program is, where it stands in the grand scheme of things, and most importantly, who it serves.

Section II explains how to plan for PFM. Program planning is crucial; you can’t just dive in and offer services to clients. This section explains how to define the mission or purpose for your program, conduct a needs assessment, and set program goals and objectives.

Sections III through VI cover the implementation of each of the program functions—client services (Section III), administration (Section IV), community interaction (Section V), and marketing (Section VI). These sections explain all of the “how to’s” involved in carrying out the program functions.

PFM—MISSION, GOALS, AND PHILOSOPHY

Background of the Program

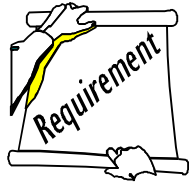
Financial problems can put a devastating amount of stress on individuals or families. They can be also be a contributing factor to:

- Substance abuse
- Domestic violence
- High divorce rates
- Poor job performance

Financial problems can be caused by poor budgeting practices, the lack of basic money management skills, and access to easy credit. Combine those causes with the deployments, frequent moves, and pay fluctuations that are the reality of Navy life, and the result is a growing problem.

In August of 1989, the Secretary of the Navy directed the Navy to address this problem by developing “a comprehensive personal financial management program that meets the needs of all Navy members.”

Background of the Program (Continued)



In 1990, the instruction OPNAVINST 1740.5 established PFM, a program that would emphasize “personal financial responsibility and accountability by providing basic principles and practices of sound money management.”

Relationship to Navy Mission

The service member and the Navy jointly have a responsibility to address personal financial obligations. Service members are obligated to pay their just debts and meet the needs of their families. The Navy is expected to promote sound financial practices, personal integrity, and responsibility among its members.

PFM is a proactive, preventative program that supports the Navy’s mission by:

- Reducing Letters of Indebtedness (LOIs)
- Reducing time lost from the job in dealing with financial problems
- Improving mission readiness
- Improving quality of life for members and families
- Improving retention

Goals and Philosophy

PFM is a comprehensive counseling, information, and education program. The goal is to empower service members and their families to develop skills to better manage their financial resources. The counseling, information, and education services are delivered primarily by trained Command Financial Specialists (CFSs), who are supported by FEs at the FSCs.

Each command with twenty-five or more active duty personnel is required by instruction to have a CFS. A CFS must be an E-6 or above, highly motivated, and financially stable. He or she must successfully complete the CFS training course—an intensive week-long training, offered at designated FSCs. A CFS must also have at least one year remaining in the command at the time of CFS course completion.

As mentioned earlier, the PFM program at the FSC supports the efforts of CFSs. Some FSCs are designated as CFS training sites and offer the week-long CFS training. In addition, FEs at the FSC offer the following services:

Goals and Philosophy (Continued)

- Information and referral services on financial matters for CFSs, members, and families.
- Financial counseling for members and families.
- General Military Training (GMT) on financial topics for commands.
- Command leadership programs.
- Financial education programs for members and families, sponsored by the FSC.
- Networking and ongoing training opportunities for CFSs.

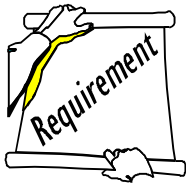
Some FSCs also act as host sites for Mobile Training Teams (MTTs) that teach the CFS course.



The philosophy behind PFM is that the program is totally client-driven. Its programs are developed based on the needs of the installation, commands, members, and families. Furthermore, PFM should be characterized by:

- Quality—Providing services and programs that have proven value and meet client needs.
- Efficiency—Providing practical, timely, and caring services.
- Cost effectiveness—Providing services and programs that:
 - Are cost sensitive
 - Use resources appropriately
 - Reflect the actual needs of the installation

Policy and Other Guidance



OPNAVINST 1740.5 implements the PFM program. The instruction explains the three components of the program:

- Financial education
- Training and information
- Counseling

The instruction also sets forth the duties and responsibilities of CFSs, command staff, and FSCs in implementing the program. It's very important that you familiarize yourself with OPNAVINST 1740.5.



See the *Appendix* on *page A-1* for a complete copy of the instruction.

Because PFM touches on so many aspects of Navy life, there are many other military instructions, regulations, directives, and acts that are useful to know as well.



See the *Appendix* on *page A-14* for a list.

In addition, the Chief of Naval Operations (CNO) periodically sends out messages to the fleet that update policy and guidance on specific programs. These are called administrative Navy (NAVADMIN) messages. The subject of each message is identified near the top left corner of the message. It's important you see all messages related to the PFM program, so you're current with any new guidance. Check with the FSC director or deputy director to access pertinent messages.

There are also accreditation and certification standards established for all FSCs. There should be a copy of these standards in the FSC Resource Library.



The sections of the standards that relate to PFM are covered in Section IV of this desk guide.

PFM CLIENTS

The PFM program was designed to serve:

- CFSs
- Commands
- Active duty service members
- Family members of all active duty members
- Reservists on active duty and their families
- Retired service members and their families



PFM'S RELATIONSHIP TO THE NAVY SYSTEM

PFM's most immediate relationship is with the **FSC**. In 1979, the Family Support Program was instituted to serve Navy families. The Family Support Program established FSCs as the central delivery system for service member and family support programs. PFM is one of these programs.

Because financial issues for members and families are interwoven into many of the other core programs, you will work very closely with the **other core program managers**. You will likely assist them in developing or presenting training on financial topics as they affect a particular program. One example is the impact that moving has on finances; this is handled in workshops given by Relocation Assistance Program (RAP) staff. Another example is financial planning for separating or retiring members, dealt with in the Transition Assistance Management Program (TAMP). In addition, you may share resources with other core program managers, such as people and computers.

As noted earlier, FEs have a very important relationship with the **commands**. These commands are stationed on or near the installation, or at other installations nearby. They are supported by the FSC's parent command. These commands are your clients, and you serve them by supporting their CFSs and offering GMTs for their members. Command satisfaction and positive feedback are integral to your program's success.

Each FSC is an organizational component of the **installation command** at which it is located. An FSC program manager should work through the chain of command at that particular installation. The FSC director and/or deputy director represent the FSC staff to the installation commanding officer (CO). The installation CO controls the allocation of funds among activities and forwards requests for FSC materials and equipment support to the subclaimant and the major claimant.

PFM'S RELATIONSHIP TO THE NAVY SYSTEM (Continued)

PFM also has a significant relationship with **major claimants**, as they provide important links between the FSC and the Bureau of Naval Personnel, or BUPERS. The major claimant has a critical role in funding. The installation CO's funding requests are incorporated into the more comprehensive budget of the claimant. The budget is then sent to the Chief of Naval Personnel for approval. The major claimants have considerable influence in determining which programs get what, and how much.

Programmatic support of PFM (and all FSC programs) is the responsibility of **BUPERS**. BUPERS is located in Washington, DC. A PFM program manager at BUPERS works to ensure that FEs in the field receive support, information, and guidance. This support may include resources, funding, training, or marketing tools. BUPERS is an important connection to senior-level officials and serves as advocate of the program to Congress.

It's important that you understand these program linkages, so that you can maximize your use of them. Although staffing models sometimes vary from installation to installation, recognizing the basics of the system is a must.

PFM'S RELATIONSHIP TO OTHER AGENCIES AND THE CIVILIAN COMMUNITY

Networking and/or collaborating with other Navy agencies and civilian community organizations can benefit your program in many different ways. For example, if you're aware of other available Navy and community services, you can make accurate, effective referrals to your clients. Or you can share resources for training, such as materials, physical space, and presenters. You can stretch time and resources by working with others to meet more of your clients' needs. Everyone involved can benefit from such relationships.

These are just a few of the individuals, agencies, and organizations that you might be involved with:

- CFSs
- Ombudsmen
- Navy Legal Services Office
- Better Business Bureau
- Consumer Credit Counseling Service
- Credit unions
- Armed Forces Disciplinary Control Board
- Navy-Marine Corps Relief Society (NMCRS)
- American Red Cross (ARC)
- Support groups



PFM'S RELATIONSHIP TO OTHER AGENCIES AND THE CIVILIAN COMMUNITY (Continued)



How to build relationships in the community by networking and collaborating will be explained in detail in Section V of this desk guide.

HOW TO GET STARTED

If you're new to this position, you may be wondering how best to orient yourself to the program. Reading this desk guide is a good beginning. In addition, **sign up for the CFS training course as soon as possible.** That course contains the crucial information you'll need to be an effective FE.



For other orientation ideas, see the checklist on *page A-16* of the *Appendix*.



SUMMARY

In this introductory section, we have covered the following:

- Why and how to use the PFM desk guide
- How the desk guide is organized
- Mission, philosophy, and goals of PFM
- PFM clients
- PFM's relationship to the Navy system
- PFM's relationship to other agencies and the civilian community
- How to get started

Section II explains how to plan for PFM—defining the program's mission/purpose, conducting a needs assessment, and setting goals and objectives.

PERSONAL FINANCIAL MANAGEMENT

SECTION II

PROGRAM PLANNING

July 1997



INTRODUCTION

Program planning is central to effective program implementation. Whether you are establishing, augmenting, or restructuring a program, planning is the first step you must take.

The general aim of any program is to meet the needs of all the clients who request assistance. To reach this goal, you must make some difficult choices about who to serve and how to make the maximum use of limited resources. These tough choices are made easier by regular and thorough program planning.

Some programs require more extensive planning than others. However, the time and resources spent at the front end will more than pay for themselves in terms of greater efficiency, relevance, and cost-effectiveness for any program.

Program planning—as the term suggests—is done for the individual program. However, there should be a strong link to the strategic plan of the Family Service Center (FSC). The Financial Educator (FE) must assume responsibility for the goals in the FSC strategic plan that relate to the PFM program. Individual program planning should be compatible with the strategic plan of the FSC and the mission of the command.

This part of the desk guide covers three areas of program planning:

- Defining the program mission/purpose.
- Conducting a needs assessment.
- Developing goals and objectives.

DEFINING THE PROGRAM MISSION/PURPOSE

The first step in program planning is to define exactly what it is the program is supposed to do—the purpose of the program. You'll need a thorough understanding of what the Personal Financial Management (PFM) program should provide to Navy members and their families.

For FSC programs, this purpose or mission comes straight from the program's legislation, the implementing instruction, or other policy. As mentioned earlier, you may pull from the strategic plan for the FSC or the mission of the command to develop the program's mission/purpose. Make sure the language and wording are customized to fit your locale while still reflecting the overall instruction and program mission.

DEFINING THE PROGRAM MISSION/PURPOSE (Continued)

Based on the guidelines and policy in OPNAVINST 1740.5, the instruction for the program, the purpose is:

“To establish a comprehensive Personal Financial Management (PFM) education, training, and counseling program that emphasizes personal financial responsibility and accountability by providing basic principles and practices of sound money management, counseling tools, and referral services.”

Another example of a PFM mission statement is:

“To provide a proactive, long-range, comprehensive means of providing high quality personal financial management training, information, and counseling to all Navy members.”

CONDUCTING A NEEDS ASSESSMENT

In addition to grasping the mission/purpose of PFM, you also need to gain a general understanding of all that affects the program—the big picture. This means determining who and what impact PFM. Most importantly, it means identifying the target population and determining exactly what they need. The best way to do this is to conduct a needs assessment.

What Is a Needs Assessment?

A needs assessment is a process of collecting and analyzing data from varied sources in order to make effective decisions or recommendations about what should happen next. A needs assessment usually describes the needs of present and potential clients for the purpose of making informed program choices.

To make informed recommendations for program planning, you need to collect the right data, the right way, the first time. Careful design of the data collection and analysis increases the likelihood that the inferences drawn and the conclusions reached will be accurate. Consequently, the needs assessment is a very important part of program planning.

Why Conduct a Needs Assessment?

A needs assessment helps you get the big picture for PFM. The big picture includes both a short- and long-term view of your program. It's very easy, in a busy environment like an FSC, to develop "tunnel vision"—to just react and adapt to daily occurrences rather than to plan.

To avoid falling into that trap, use your needs assessment information to hypothesize about not only where you want PFM to be now, but also where you would like your program to be in 3 to 5 years. This big picture helps you make and prioritize goals and objectives, and then develop the appropriate action steps. Remember that change is going to happen. The idea is to be on the train rather than waiting at the station.

Conducting a needs assessment will help you:

- Determine whether PFM is achieving its mission.
- Plan for PFM, considering the specific needs of the people requesting the program's services—the clients.
- Determine if current needs are being met, if needs of the past have become obsolete, and if there are needs arising to be dealt with in the future.
- Identify client areas that have a high service demand and potential clients who are not receiving PFM services.

In general, the needs assessment should tell you if PFM services accurately reflect the needs of your customers. Your research information may indicate a new big picture, requiring changes to PFM.

When To Conduct a Needs Assessment

You should probably conduct a needs assessment if:

- A formal needs assessment has never been conducted for PFM at your FSC.
- A needs assessment was conducted more than 2 years ago.
- There have been significant changes in the size or characteristics of the installation.

Topics Covered in a Needs Assessment

General topics to be covered in a needs assessment include:

- Demographic information.
- External and internal factors affecting and influencing PFM.
- Needs of the clients (including senior command leaders and all potential participants):
 - Knowledge of the current PFM services—desire to know more.
 - Usefulness of the PFM services.
 - Barriers to using PFM services—desire to use the services.
 - Preferred changes in PFM services.

The command drives much of the PFM program. In fact, the command is probably PFM's biggest and most influential client. Therefore, in addition to the general topics listed above, you may also consider some of the following factors within each command that you serve:

- Previous and current CFS program
- Age and rate/rank of service members
- Percent of single/married
- Level of security clearance
- How many Letters of Indebtedness (LOI) the command has received in the last quarter
- Length of time it takes to process LOIs
- How LOIs are being processed at the current time
- The number of personnel that have been to CO's non-judicial punishment for financial problems
- How much dollar assistance was given to the command by Navy Marine Corps Relief Society (NMCRS) during the past year (ask the NMCRS Executive Director)
- How many bounced checks have been written to the Navy Exchange during the past year by people in the command

How To Conduct a Needs Assessment

There are two major activities in a needs assessment—an internal scan and an external scan. These scans can also be called a **SWOT analysis**, which stands for strengths, weaknesses, opportunities, and threats. Within the internal scan, you’re looking for strengths and weaknesses. Within the external scan, you’re looking for opportunities and threats.

Internal Scan

An internal scan (sometimes called an organizational scan) is a thorough look at issues on the inside of the organization and program—within the FSC or PFM. You’re analyzing your strengths and weaknesses around the following topics:

- Availability of resources—and how these are used/shared.
- Strategic direction.
- Degree of cooperation/competitiveness and other “atmosphere” issues.
- The structure of the FSC or PFM and the roles within.
- Staff competence.
- Products, programs, and services.
- Information flow.
- Use of technology.
- Relations with internal (within the FSC) and external customers.

Again, all of these issues are necessary for effective program planning. However, determining the availability of program resources is probably the most important step in the internal scan.

In program planning, it is crucial to identify all possible resources, from those dedicated to PFM under the FSC, to those in the community. There are generally two schools of thought about resources. Some feel that you should plan for your program first, and the resources will be allocated to the program based on these plans. Others feel that you must determine what your resources are first, in order to plan for the program. In lean economic times, it may make more sense to identify your resources first.

For an FSC program, looking to the past seems to be the best way to judge what your resources might be. Of course, using this method to identify resources will only give you a rough estimate. Certainly other factors—such as the political situation of the installation—will also play some part in determining resources. For example, a downsizing will obviously affect the availability of resources. The concept is that history will give you a good idea of your resources; you can adjust and refine from this point (depending on the circumstances).

Internal Scan (Continued)

You can use the categories of resources listed below—people, fiscal, and physical/material—to guide your identification (or scan) of the resources historically available.

People Resources

People resources might include:

- Command Financial Specialists (CFSs) (offering counseling at the FSC on a rotating basis)
- FSC staff
 - Other FEs at your FSC or other FSCs
 - Program staff that overlap with PFM (e.g., Transition Assistance Management Program (TAMP), Relocation Assistance Program (RAP), Deployment Support Program (DSP))
- Volunteers:
 - Clients who are receiving (or have received) PFM services.
 - Employees for after-hours assistance.
 - Community organizations (profit/nonprofit).

Fiscal Resources

In your internal scan, take a look at your fiscal resources (i.e., money available for various expenses). The following are examples of some typical PFM expenses:

- Development/purchase of training materials.
- Development of marketing materials.
- Printing of training, marketing, and resource materials.
- Travel/conferences.

Physical/Material Resources

In addition to people and fiscal resources, you should consider what material resources are needed. Examples include:

- Telephone, autovon, and audio/video line.
- Program support materials.
- Copier or use of copier.
- Dedicated computer and software.
- Fax machine.
- Office supplies.
- Audio/video equipment and supplies.
- Books and printed resources/materials.
- Work and classroom spaces/furniture and furnishings.

External Scan

An external scan (sometimes referred to as an environmental scan) is a thorough look at how outside factors affect or influence the program. You're analyzing opportunities and threats around a wide range of factors, including:

- Client preferences for services.
- Emerging services provided by competitors.
- New technology/models.
- Social changes.
- Changes in the economy.
- Cost of living.
- Cost of community services.
- Resources in the community.
- Support of local community for military personnel.

External Scan (Continued)

- Size, location, and surrounding area of the FSC (i.e., overseas, remote, or smaller areas vs. major metropolitan areas serving large numbers of clients).
- Population trends (e.g., age, marital/family status, children/no children).
- Service delivery trends (e.g., different methods of delivery, periods of increased/decreased demand, gaps in service delivery, quality/quantity of services delivered).
- Requirements of the Navy instructions and other directives.
- Mission of the installation or commands served by the FSC and PFM (e.g., CFS training site or non-CFS training site, deploying or non-deploying, within the continental U.S. (CONUS) or outside the continental U.S. (OCONUS)).
- Strategic plans of the Navy, claimants, and command.
- New laws, rules, regulations, or policies.

Each of these factors should be explored and considered. Ideally, your external scan should focus mostly on the first item—client preferences for services. In other words, the most critical part of the external scan (and your needs assessment) is determining client needs in terms of program services—What programs are needed? You may use a simple client survey to determine what programs your clients feel would help them the most.



See the Sample Needs Assessment Survey on *page A-17* in the *Appendix*.

In addition to determining which programs the clients need, you may also ask: Are the clients aware of the current programs offered? Are the programs useful? Are there any barriers to using the programs? Are hours of service an issue? Are there any changes that need to be made?

When and where programs are offer should be based on needs assessment data, according to the FSC accreditation standards.



Standard 12040 states that FSC programs and services must be “offered at times, days, and locations which are consistent with client needs, based on local, regular needs assessment surveys.”

External Scan (Continued)

Another crucial part of your external scan is to look at the resources available to you in the community. Community resources provide you with personal support, program development, and opportunities to expand what programs are offered.

The following are examples of community resources that could be used by PFM:

- Base financial institutions
- Navy Marine Corps Relief Society (NMCRS)
- Personnel Support Detachment (PSD)
- CHAMPUS
- Navy Legal Services Offices
- Federal, State, and Local Tax Information and Assistance
- Automated Refund Information
- American Red Cross (ARC)
- Salvation Army
- Child Support Enforcement Office
- Child Protection Agency
- Armed Forces Disciplinary Control Board
- U.S. Office of Consumer Affairs
- Food Stamp Program
- Women, Infants, and Children (WIC)
- Meals on Wheels
- SHARE Program
- Better Business Bureau
- Consumer Credit Counseling Service
- Legal Aid Society
- Credit reporting agencies (e.g., TRW, Equifax, Trans Union)
- Credit unions
- Consumer protection agencies
- Housing agencies
- Consumer groups
- Social service agencies
- Thrift shops
- Utility deposit clubs
- Health benefits providers
- Fuel assistance programs
- Churches and synagogues
- Universities and colleges

Data Collection

We have described the internal and external scans as the two broad activities completed when conducting a needs assessment. Both these activities involve collecting data.

The first step in data collection is figuring out who to collect the data from—identifying the potential clients. The group of people you identify is considered the target population (or target audience). Technically, the target population includes all members of a group who are the subject of the research.

As you learned in Section I, PFM serves target populations of CFSs, commands, active duty service members, and families. If resources permit, PFM also serves retired service members and their families. Although you may want to initially assess the needs of all of these different target populations, at some point in your program planning, you will have to prioritize target audiences and determine exactly who you will serve. It's unlikely you will have enough resources to serve every audience.

Data Collection Methods

After determining which target audiences to collect data from, the next step is deciding which data collection method(s) to use to gather information. The four methods typically used are:

- Review of pre-existing data
- Surveys
- Focus groups
- Interviews

Review of Pre-Existing Data

This method simply involves reviewing previously gathered information to determine target population trends. Examples of pre-existing data include:

- Past needs assessment surveys:
 - Installation needs assessment.
 - FSC needs assessment.
 - Navy community needs assessment.

Review of Pre-Existing Data (Continued)

- Various records and/or reports:
 - Program records.
 - Quality of Life Management Information System (QOLMIS) reports.
 - FSC Quality Standards.
- Commanding officer (CO), executive officer (XO), and/or command master chief (CMC) speeches/presentations.
- Command Representative surveys or contact notes.
- Studies done by other FSCs or programs.
- Materials used by other programs/organizations.
- Demographic studies of installation/Navy-wide population.

These sources may provide information on:

- The program and service needs of the clients.
- The clients' use of, and satisfaction with, the programs and services offered by the FSC to address those needs.

Checking to see whether this information exists may save you time, money, and effort. This method is a relatively inexpensive and effective way to assess trends, and may provide you with useful information for an external scan.

However, if you've expanded or decreased the services you're offering, the results of your review may not address PFM as it is now. For this reason, you may choose to use pre-existing data in combination with data collected using a different method. If you choose to do this, the data collected should be weighed against the pre-existing data. Any differences drawn from this comparison will help to form the conclusions for the data analysis.

The remaining three methods of data collection involve more than a review. These methods are intensive, because data collection tools must be prepared and conducted, and the resulting information must be summarized. With surveys, the data collection tool is a questionnaire; with focus groups and interviews, the tool is a relatively formal series or set of questions.

Review of Pre-Existing Data (Continued)

When using surveys, focus groups, and interviews, potential clients (the people from whom you are collecting data) should be provided the following introductory information:

- Who you are (e.g., FE)
- The purpose of the project.
- Why/how the person was selected.
- What information you are seeking.
- Next steps—what happens once all the data are collected and analyzed.
- Some sort of a courtesy comment, thanking him/her for participating.

Surveys

A survey is a data collection method used to acquire information (e.g., opinions, beliefs, self-reports) from a relatively large group of individuals. A survey normally involves the use of a questionnaire to present questions and record responses from the people being surveyed.



See the Sample Needs Assessment Survey on *page A-17* in the *Appendix*.

Surveys are a convenient method for gathering data from large numbers of people and can provide complete data on exact questions. Surveys are probably the most common and most favored data collection method used in needs assessments. Surveying is a good method to use to obtain information for an external scan. However, surveys can be expensive and time consuming.

Conducting a survey can provide more accurate demographics and help identify more specifically who needs what. In your survey, you may include demographic questions addressing:

- Age
- Gender
- Marital/family status
- Children (yes/no, how many)
- Active duty/retired/spouse
- Rate/Rank
- How long in Navy
- How long in area
- Relocating, reentering, separating, retiring

Survey Sample Size

Ideally, you would ask everyone in your target population to complete a survey, but obviously this would take too much time and money. Instead, a random selection, in numbers sufficient to gain a strong sense of the overall group (target population) and any subgroups, can be done. Everyone should have an opportunity to be included; for example, you could pick names from a hat or go to a prepared list and pick every 10th person.

How do you decide how many people to select? For practical purposes, recent literature on sample size suggests that 100 is an acceptable number (of survey returns) for each particular group that you want to make estimates about. If resources exist to get 400 survey returns, your estimates could be twice as accurate. However, if you're concerned about exact accuracy, taking into account population size and other variables, consult any basic statistical textbook to determine the appropriate number to use.

If you are dealing with subgroups (e.g., spouses of active duty service members), then 20 to 30 returns will provide you with relatively stable numbers. Be very cautious in interpreting your data if you have less than 20 returns in a subgroup.

You can generally expect a return rate of 20 percent to 50 percent. To ensure that you get at least the minimum number of returns for your sample, you need to send out more than that number of surveys. This is called over sampling. So, for example, if you want 100 returns, and you are expecting a 20 percent return rate, you need to send out 500 surveys. There is usually someone in the command who has conducted surveys in the past; he/she can probably give you an idea of expected return rates.

Preparing the Survey

Survey preparation is the first step in using this data collection method. The surveys are then distributed to respondents (using mail or some other method), completed by respondents, returned to the sender, and analyzed.

First take a look at surveys that proved to be successful in the past. Then, whenever possible, get help preparing your survey from someone who is familiar with survey design—maybe a fellow FSC staff member. In any event, the guidelines listed below should help you prepare the survey questions.

Types of Questions To Use in the Survey

There are generally two kinds of questions:

- Open-ended questions—These questions accept a wide range of responses. An example might be, “What do you like about PFM?” After this type of question, the respondent is provided with ample space to answer.
- Closed-ended questions—These questions offer the respondent a choice between specified answers (e.g., yes/no, multiple choices). In order to make this kind of question effective, the alternatives must be few and simply stated, and they should follow in a simple, logical order.

Because open-ended questions are like essay questions, they are much more time consuming to analyze. The data or information from closed-ended questions is much easier to work with and summarize, because there is no lengthy reading or intense contextual data analysis involved. Responses to closed-ended questions can often be computer processed and analyzed; this saves time.

Tips on Writing Survey Questions

The following are some helpful hints for writing your survey questions:

- Judge each question against the purposes for which the survey is to be conducted, and the uses for the information that the question will generate.
- Be clear and avoid vague wording—misinterpretation is one of the deadliest threats to accuracy.
- Make the questions specific and short. (Long questions tend to lose respondents, but specific questions are often relatively long. Sometimes there is a trade-off between brevity and specificity.)
- Make the initial questions easy-to-answer and nonthreatening. Including difficult or intimidating questions up front can cause the respondent not to cooperate, either by refusing to answer or by not answering in an honest manner. Either choice can throw the data required so far off track as to invalidate the survey.
- Put the questions in a context that will not influence the answers; permit respondents the opportunity to give the full range of their opinions.

Tips on Writing Survey Questions (Continued)

- Provide symmetric options to avoid biased responses. For example, using a scale of Excellent, Good, Fair, or Poor is asymmetric and provides more positive options than negative options. A more symmetrical scale would be something like Very Good, Good, Bad, Very Bad.
- Present questions on a given topic in some logical order, so as not to confuse the respondent. Early questions may affect responses to later questions. (Also be careful that early questions do not give answers to later questions.)
- Set up topics to facilitate the flow of ideas from topic to topic, as well as from question to question.
- Provide equity to opponents and supporters on pro/con issues. Put the pro element first on a random half of the questions and the con element first on the other random half.

Focus Groups

A focus group is a data collection method used to acquire responses to a specific topic from a group of people. This can be a very efficient means of collecting data quickly.

A focus group usually consists of five to nine people. These people work with a focus group leader (usually called a facilitator or moderator) to discuss a specific topic that all group members are familiar with. A typical focus group session runs from 1 to 2 hours. Throughout the discussion, group members express their opinions and attitudes concerning the topic.

Why Conduct a Focus Group?

To be technically accurate, the objective of a focus group is to acquire a set of responses from a group of people familiar with the topic, service, or product being discussed. It is a qualitative rather than a quantitative study. In other words, it provides a feel for important issues but doesn't provide any numbers for judging how widespread a concern or idea might be or how strongly an opinion is held.

Another frequent goal of the focus group is to develop hypotheses to be tested via subsequent surveys. In any event, the questions asked in a focus group are designed to get information about people's experience with or reaction to something. A focus group is another method that would be beneficial for an external scan.

Selecting Focus Group Participants

Focus groups are simply different sets of people that exist within your target population, usually determined by demographic information (e.g., men, women, enlisted, officers). When collecting data, focus groups can help you make sure that these different groups are represented.

First, you must determine which groups of people you are interested in hearing from. The next step is to select participants that will make up these groups. Each focus group should be made up of people who feel comfortable talking around one another with no constraints, and can respond to the same questions. For example, most of the time you would not put enlisted members and officers in the same focus group. In addition, people who have used PFM and people who haven't used PFM would not be able to answer the same questions.

It is also important that focus group participants are selected randomly. Each person should have an equal chance of being selected for a group.

Preparing/Conducting a Focus Group

It is important to specify the objectives of the focus group up front—to eliminate any ambiguity about why people are there and/or what is being discussed. It is up to you (or the person setting up the focus group) to decide which (or what mix of) questions should be used for the focus group session—open-ended or closed-ended. (See *page II-14* for an explanation of open- and closed-ended questions.) As with any data collection tool, questions should be prepared in advance.

In order to get optimal participation, a few other details should be taken care of before the focus group is scheduled to begin. The following are some pointers on focus group preparation:

- Set up the groups about a week in advance.
- Don't reveal too much of the content of the discussion beforehand; you want initial reactions, not prepared statements.
- Use normal-sized chairs and a square or round table; try to make the area as comfortable as possible.
- If you wish to record the session, ask the participants or let them know in advance, and make sure the microphones and tape machine are visible.

Focus Group Facilitator/Moderator Guidelines

The behavior of the facilitator/moderator (i.e., the person conducting the focus group) can also impact the results of the focus group. Listed below are some guidelines that he/she can follow during the focus group session:

- Don't be threatening; assume a passive, gentle guiding manner.
- The first few minutes are critical for starting the talk flowing; acknowledge every contribution.
- Keep an outline in plain sight and refer to it, but remember that it's not cast in stone.
- Don't reflect your own biases; neutrality is important to get the respondents' views.
- Orchestrate the flow so that ideas piggyback but voices don't.
- Know when to pause and listen.
- Gently turn to quieter people for their responses.
- Use questions and statements that elicit discussion and give people a chance to express divergent ideas.

Focus Group Participant Guidelines

Set some basic guidelines or ground rules for the focus group members to follow. Ground rules deal with behavioral norms that group members can expect from each other during the focus group session. Establishing ground rules should help the focus group run smoothly. Post the ground rules in the room and keep them in view throughout the focus group session. Some sample ground rules include:

- Talk one at a time and in a voice that the whole group can hear.
- Make sure that you are heard from during the course of the conversation, but you do not need to answer every question.
- Don't be swayed by the group; make sure to voice your own opinion and stand up for it.

Focus Group Participant Guidelines (Continued)

- Get your comments on the table; you can respond directly to what someone says, but avoid side conversations with your neighbors.
- Be specific as possible without disclosing confidential information.

Interviews

Interviewing is relatively inexpensive and easy. It is one of the most common methods of collecting information. Interviews can be conducted face-to-face or by telephone; however, they are usually conducted face-to-face.

To find out about factors impacting or affecting PFM internally, surveys and/or focus groups may not be appropriate. Talking to people individually may be more suitable. Therefore, interviewing is a good method to use for an internal scan.

The data gathered during interviews are usually more personal, more anecdotal, and more detailed than those gathered through surveys. Because you can probe for more detailed responses, interview data help reveal the reasons for survey responses. Interviewing influential target population members is a good way to amplify the data collected through surveys.

When collecting data from members of influential target populations (e.g., COs, XOs, CMCs), face-to-face interviews are recommended. These interviews should be of relatively short duration—approximately 15 to 30 minutes. The interviewee should be informed in advance about the interview's purpose. In some cases, it is even appropriate to provide the questions in advance (especially for COs and/or XOs).

How To Prepare and Structure the Interview

Although there should be a standard set of questions for members of like target populations, the interviewer should be prepared to record points of particular concern to the interviewee. If you are conducting interviews as followup to a survey, ask the interviewees the same questions (or questions about the same things) that you asked the survey respondents.

For example, if those surveyed respond that they are not using PFM, ask the interviewee (member of influential target population) if they are referring the users to PFM or requesting command-sponsored training. If the interviewee is not making any referrals or requesting training, ask why he/she is not.

How To Prepare and Structure the Interview

A good, structured interview has the following characteristics:

- Prepared in advance (questions).
- Formal in nature.
- Fact-finding.
- Centers around a predetermined focus.

Interview Questions and Tips

Open-ended questions should be used when conducting interviews. (See **page II-14** for an explanation of open- and closed-ended questions.) Using open-ended questions does the following:

- Requires more than a “yes” or “no” answer.
- Stimulates thinking.
- Elicits discussion.

In addition to using open-ended questions, interviews allow for clarifying information. You may ask to tape record the interview in order to capture this information accurately. To obtain this information, the interviewer should:

- Ask for specific examples.
- Ask about other people’s opinions.
- Ask for definitions of words that could be open to subjective misinterpretation.
- Distinguish opinion from fact.
- Ask for more information if answers are too convoluted and/or technical.
- Paraphrase.
- Repeat the question.
- State, “I don’t follow,” or “I don’t understand.”
- Write down the information (take notes), or tape record with the interviewee’s permission.

In cases where a phone interview is conducted, the interviewer should include an introductory segment (see the top of **page II-12**) and keep the following tips in mind:

- Establish rapport immediately and move quickly to the questions.
- Use simple-to-answer, nonthreatening questions as an ice breaker.
- Don’t give the interviewee any time to withdraw from the conversation.

Interview Questions and Tips (Continued)

Whether it is a face-to-face or phone interview, the interviewer should also follow these general tips:

- Remain neutral (dress, posture, tone, pace, vocabulary).
- Keep the focus.
- Be positive.
- Encourage participation.



Sample interview questions are included on *page A-20* in the *Appendix*.

Data Analysis

Once data are collected, the next step is data analysis. The purpose of completing a data analysis is to summarize and describe the collected data in an efficient manner so that they can be effectively used for practical purposes—to help you start making some of those tough program choices. The written results of data analysis become the foundation of program planning. These results should include a profile of the client population and its needs, client feedback about the PFM services, and trends outlined by program data (including service delivery trends).

The first step in data analysis is deciding which data analysis method(s) to use to summarize your information. There are many statistically involved methods to make complex computations and present data trends in elaborate formats. While these can be very thorough, they are probably more than you need for purposes of your needs assessment.

All you really need to be able to do is summarize your data in a clear and succinct fashion and point out the significant findings. It is still important to determine how you will do this, but try to keep your data analysis methods relatively simple. The information on the next page includes some suggestions on what should be included in your analysis and how you might present these findings.

Data Analysis Contents

When you set out to do your data collection, you had certain information you wanted to obtain from the respondents. The contents of your data analysis, therefore, should include this information—the answers that the respondents provided to you concerning:

- Demographics.
- Knowledge about program services—desire to know more.
- Usefulness of program services.
- Barriers to using program services—desire to use the services.
- Level of satisfaction with program services.
- Changes desired to program services.

This information can confirm (or negate) some of your initial impressions or assumptions about the target population and its needs. Look at the stability of your numbers, given the amount of responses you received. Be very cautious in analyzing the data when you have less than 20 responses in any group (or subgroup) with which you are working.

In addition, when analyzing the data make sure you understand what you have before you. For example, let's say you conducted a survey targeted toward Navy spouses. Let's also suppose that you knew 90 percent of Navy spouses are women, and you received 50 percent of your responses from men and 50 percent of your responses from women. In this scenario, you wouldn't be able to place much significance on your findings, because they would be inconsistent with what was known.

Data analysis can also provide you with a means to organize the information (i.e., your results). For example, you will probably pay close attention to data from commands, because they refer clients and request General Military Training (GMT). You would probably pay less attention to data on retired service members and families. These distinctions can and should be made in data analysis.

Data Analysis Procedures

Data analysis means reducing the gathered information to its essential patterns and trends. The two procedures for doing this are organizing and interpreting the data. These procedures usually involve tabulating the data to derive numbers and deducing the reasons behind the numbers. The measures discussed next present some suggestions on how this can be done.

No matter how you organize and interpret the data, you must be careful. Interpretation of data is not easy, although it may appear to be, and those in charge of data analysis must understand the exact meaning of the collected data.

Data Analysis Measures

Mean and frequency distribution are two of the most commonly used measures in data analysis. The information below explains these measures and discusses how they can be helpful to you when organizing and interpreting your data.

Mean

A measure of central tendency provides you with a typical score that is representative of the group as a whole. The most common measure of central tendency is a mean. The mean is the arithmetic average of all scores.

Example: Eleven people were asked to rate the effectiveness of a workshop on checking account management. They were given a scale of 1 to 5: 1 - not effective; 2 - somewhat effective; 3 - effective; 4 - very effective; and 5 - extremely effective. The numbers below are their responses:

1 1 2 2 2 3 4 4 4 4 5

In this example, the mean is 2.9.

Frequency Distribution

A frequency distribution provides a representation of how the scores are laid out.

Example: Again consider the scenario of rating the effectiveness of a checking account management workshop. This time, 30 people provided an answer to the question. In the illustration below, the top line represents the 5-point scale. The tally marks under each number represent how many times each response was given; this is the frequency distribution.

1	2	3	4	5

In this example, the frequency distribution could be summarized as follows:

- 2 people responded with a 1 (6 percent of the responses).
- 7 people responded with a 2 (23 percent of the responses).
- 2 people responded with a 3 (6 percent of the responses).
- 10 people responded with a 4 (33 percent of the responses).
- 9 people responded with a 5 (30 percent of the responses).

Deciding Which Measure To Use

The questions in your study will often define which measure will more accurately represent the data. For the type of information you collect for your needs assessment, you will generally want to use frequency distributions as the data analysis measure. Means are most useful when you want to compare the overall scores of different groups. If you want to use a mean, just make sure that it is logical. For example, let's say you used the following scale in your survey:

1	2	3	4	5
Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree

If your mean is 3, then your results aren't telling you much. This is not a logical measure of these answers. On the other hand, let's say you used the following scale in your survey:

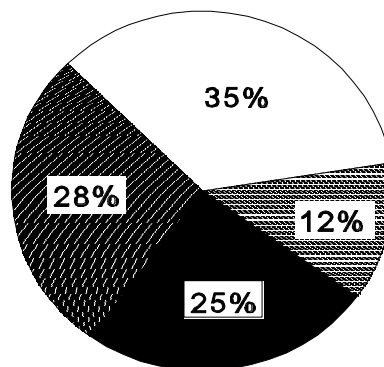
1	2	3
Poor	Fair	Good

In this case, using a mean score to compare groups would be logical.

Presenting Data Analysis Information

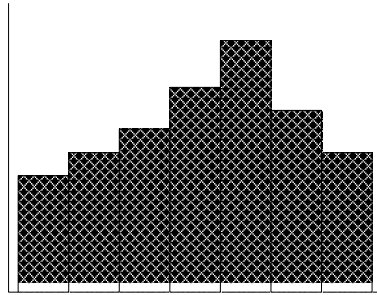
The resulting information from your data analysis can be presented in some neat, understandable fashion. Depending on the data analysis method chosen, findings are often presented in some form of charts, tables, and/or graphs. Examples of these are presented below:

Pie Chart

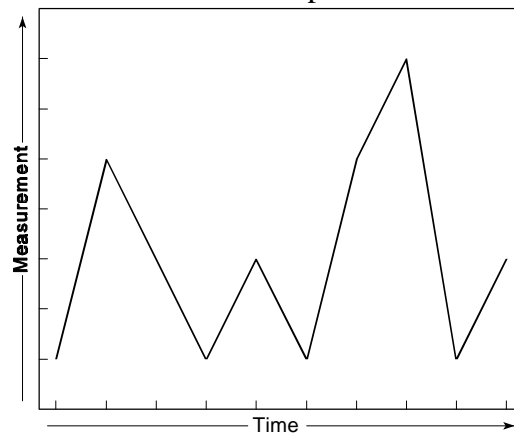


Presenting Data Analysis Information (Continued)

Bar Graph



Line Graph



DEVELOPING GOALS AND OBJECTIVES

At this point, the mission/purpose of PFM has been defined, and there is a clear picture of what you should address based on your needs assessment. Using this information, the next step is to develop goals and objectives for the program.

These goals and objectives should reflect what you have learned about the clients' awareness of the services, the usefulness of the services, barriers to utilizing the services, and desired changes to the services. Any other significant factors resulting from your external and internal scans should also be reflected. You can use all of this information to develop goals and objectives for the program's major functions.

DEVELOPING GOALS AND OBJECTIVES (Continued)

For example, you may want to consider the strengths and the weaknesses within any of the following areas:

- Client services
- Administration
- Community interaction
- Marketing

Based on your findings, you'll know where to focus your efforts.

To define the terms broadly, goals are general statements referring to a desired result, and objectives are more specific or detailed statements of goal-related accomplishments. Each of these terms is discussed in greater detail below.

Goal Setting

A goal identifies what you want to do or achieve. For our purposes, “setting a goal” refers to identifying a general goal that is described with an action verb, within a broad goal area that is described with a noun phrase. Some examples include:

- | | <u>Action verb</u> | <u>Noun phrase</u> |
|---|--------------------|---|
| ■ | Increase | the number of GMTs offered through PFM. |
| ■ | Decrease | the number of LOIs within a command. |
| ■ | Maintain | the number of PFM clients seen per week for financial counseling. |

Goals further clarify the mission of PFM by identifying results to be achieved. Conceptually, goals are statements of refined program purpose in the “key results” areas of the program. Broad goals can help you think of what PFM needs to accomplish, without getting bogged down in issues of measurement and timing.

Here are a few pointers for setting realistic goals:

- Think creatively, but pick only goals that will move you toward the big picture (e.g., ones that meet the demands of the local FSC).
- Choose goals that meet external and internal customer needs.

Goal Setting (Continued)

- Identify goals that expand client resources/services with minimal cost in terms of staff time and program resources.
- Concentrate on a few long-range goals, then decide on the short-range steps needed to reach them (see the information on objectives shown below).
- Identify goals that will improve services to overlapping segments of the client population.
- Prioritize your goals—you cannot do all of them right now.
- Focus the priorities on goals and objectives that will have maximum impact on clients and the program.

Objective Setting

Objectives go one level beyond goals in terms of detail. They are more definitive statements of goal achievement with more specific constraints. They provide a framework for the desired results (i.e., the goals). Objectives should be SMART:

- **S**pecific
- **M**easurable
- **A**chievable
- **R**ealistic
- **T**ime-bound

There are several components of an objective that help to make the objective SMART. These components are:

- Indicator
- Target level
- Timeframe

The heart of an objective is an indicator of goal achievement. An indicator is an index for measuring progress toward the goal. It answers the question of how you will know if the goal is accomplished.

Objective Setting (Continued)

A target level explains how much you aim to accomplish. For example, do you want to offer 12 GMTs or 20? These components—an indicator and a target level—help to make an objective **Specific and Measurable**.

Another question that is often asked is by when? Will it take 2 months or 2 years? A timeframe will obviously satisfy the requirement for the objective to be **Time-bound**. A target level and a timeframe will help to determine whether or not the objective is **Realistic and Achievable**.

The important thing to remember is that objectives progress beyond the generalities of goals. Objectives can be defined as clear and measurable expressions of goals. Objectives usually follow this format: “ (verb) + (indicator) + (target level) + (timeframe) .”

Shown below are some examples of goals and the objectives that further detail their achievements:

GOAL:	Increase the number of GMTs offered through PFM.
OBJECTIVE:	Increase the number of GMTs offered through PFM to 15 by July 199X.
GOAL:	Make more contacts with organizations in the local community.
OBJECTIVE:	Conduct face-to-face meetings with five contacts from local community organizations during the month of April 199X.
GOAL:	Decrease the number of LOIs within the Z command.
OBJECTIVE:	Decrease the number of LOIs within the Z command by 25 percent by January 199X.

In the first example, the verb and indicator are “increase the number of GMTs offered through PFM,” the target level is “to 15,” and the timeframe is “by July 199X.” In the second example, the verb and indicator are “conduct face-to-face meetings,” the target level is “five contacts from local community organizations,” and the timeframe is “during the month of April 199X.”

Sometimes goals or objectives are self-measuring. This means that the concept of measurement is already included in the goal or objective itself. For example, a goal to “Conduct weekly seminars on financial responsibility” is self-measuring. In this case, an objective (or an indicator) isn’t needed. Another example might be a goal to have 24-hour staff at the FSC.

Developing Action Plans

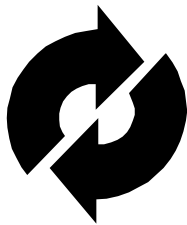
Once the goals and objectives have been established, it's time to think about action steps—what needs to happen to achieve the goals and objectives. Implementing an action plan is challenging, especially if you are a new PFM FE. An important tip for any FE is to explore all implementation issues for the program first. This means reviewing past successes as well as considering possible (or probable) barriers. Specifically, you should:

- Develop an image of the action plan.
- Identify issues related to implementing the plan.
- Discuss these issues with the appropriate people.
- Outline the next steps for the program according to the plan.

Then you can set the plan in motion and begin taking those action steps. Along the way, it is important to track your progress. This is why evaluation is key to the success of any action plan. While implementing the action plan, important decisions must be made and sometimes adjustments need to be made as well. Evaluating the results of the planning efforts establishes the foundation for improvement.



See the sample action plan template and a sample segment of an action plan on *pages A-21 to A-22* in the *Appendix*.



SUMMARY

In this section of the desk guide, we have covered three areas of program planning:

- Defining the program mission/purpose.
- Conducting a needs assessment.
- Developing goals and objectives.

This information should provide you with a framework for planning for PFM. At the least, we hope you do not feel overwhelmed. You should have a good starting point and a comfortable understanding of what needs to happen—and who needs to assist you—in planning for your program.

PERSONAL FINANCIAL MANAGEMENT (PFM)

SECTION III

CLIENT SERVICES

July 1997



INTRODUCTION

After you've completed the program planning for Personal Financial Management (PFM), the next step is to implement that plan. This section of the desk guide explains how to implement the first program function, client services. Client services generally refers to everything the program does to meet client needs. It is anything offered or provided to the client for assistance. In the PFM program, this includes:

- Informational and referral (I & R) related to financial questions/problems
- Training and education
- Financial counseling
- Special activities

This section covers client services under the following topics:

- Organizing resources for client services
- Implementing client services



ORGANIZING RESOURCES FOR CLIENT SERVICES

Thinking about the resources available to you and determining how to organize them are important first steps in implementing client services. In Section II of this desk guide, you learned that program planning involves the identification of available resources. In this section of the desk guide, you will go one step further. Think about how you would obtain and organize the resources needed to implement PFM client services.

In these times of downsizing and “doing more with less,” you may feel limited by the staff and financial resources of the Family Service Center (FSC). Think creatively about how to obtain resources, and include other Navy and community organizations in your thinking. You may be able to build linkages that expand the client services you're able to offer.

ORGANIZING RESOURCES FOR CLIENT SERVICES (Continued)

Resources for client services can be broken down into four categories:

- People resources
- Community resources
- Fiscal resources
- Physical/material resources

The following pages will describe these resources, and how to best obtain and organize them.

People Resources

Think about the people who are needed in order to offer client services. For example, you'll need people to handle training and all the separate tasks involved, such as developing training products, organizing and scheduling the sessions, presenting the training, and evaluating it. In addition, you must also offer I & R services and financial counseling.

If you have program staff or the fiscal resources to hire more people, then that's one solution. More likely, you may have to look at filling your people needs more creatively. Here are some ideas:

- Are there support or administrative staff in the FSC that you can "borrow" to help you with tasks like coordinating training?
- Can you ask Command Financial Specialists (CFSs), on a rotating basis, to come into the FSC to help with financial counseling?
- Can you work with other FSC program staff to develop training (e.g., Transition Assistance Management Program (TAMP), Relocation Assistance Program (RAP), or Deployment Support Program (DSP) staff)?
- Can you work with other Navy individuals or agencies to develop training (e.g., Navy Marine Corps Relief Society (NMCRS) or Navy Legal Services Office (NLSO))?
- If your FSC has internship arrangements with local universities and colleges, can you arrange to get an intern? Interns could be used to do library research to keep you current on financial issues, help to develop training materials, and help to update your I & R resource files.

People Resources (Continued)

- Are there volunteers out there who could fill some of these positions? You may find that there are people in the command or in the community who want to gain experience working with Navy families. Maybe you have clients who would like to volunteer their time. Volunteers can help with research, developing training materials, coordinating training, or updating I & R resource files.

It's a good idea to organize all of your people resources in Rolodex cards, file folders, or computerized records. You might want to organize the files by the skill or service offered. For example, your files could have headings like "Instructional Developers," "Researchers," and "Administrative."

Community Resources

Community resources are the second kind of client services resource. There are two reasons you need to know about community resources. First, you are charged with giving accurate I & R to CFSs, members, and families as the need arises in the context of your work. Secondly, by building relationships with community organizations that offer similar or complementary services, you may be able to extend your programs.

Information and Referral Resources

The quickest way to become familiar with community resources is to contact the I & R coordinator at your FSC. This person is responsible for keeping current, accurate files of the resources available. The I & R coordinator should be your first contact; you don't have time to reinvent the wheel.

Beyond the I & R coordinator at your FSC, there are other ways to find out about community services that your clients may need. These include:

- Using the references in the CFS Training Manual
- Networking with other financial educators at other FSCs
- NMCRS
- Contacting local ombudsmen or the ombudsmen assembly for information
- Using the yellow pages or the Government blue pages in the phone book

Information and Referral Resources (Continued)

There are also national organizations, including associations that serve Navy and Marine Corps members and families, that can offer information and materials on financial topics.

Once you've located a community resource, the next step is to call or contact them to get the kind of information your clients will need in order to use the service. Information sheets on each organization can be developed, placed in files and organized by subject matter. You can either organize your files by the same system your I & R coordinator uses, or use the categories and procedures recommended by the CFS Training Manual in Chapter N.



Please see *page A-23* in the *Appendix* for a list of national organizations and information on how to contact them. On *page A-26* in the *Appendix* is a sample information sheet that you can use when gathering information about community resources.

Building Relationships in the Local Community

In addition to learning about local resources for I & R, you also need to build relationships with organizations that offer similar or complementary services. Below are a few ideas on how local organizations might be able to help you with client services:

- Could you collaborate with another organization to offer training? For example, could you work with the Consumer Credit Counseling Service locally to present a program on telemarketing fraud?
- Could you collaborate with a college or university to test any curriculum they develop on financial topics? Or could you collaborate with a college or university to develop such curriculum?
- Could another organization donate training materials or library resource materials that they're not using anymore?

These are just a few of the organizations that could be valuable resources to you:

- Consumer Credit Counseling Service
- Credit unions
- Credit reporting agencies
- Department of Consumer Affairs (state level)
- Legal Aid Societies
- Better Business Bureau

Building Relationships in the Local Community (Continued)

- Internal Revenue Service
- Department of Social Services
- Women, Infants, and Children (WIC)
- Food Stamps

This information can be organized by type of community service offered (e.g., “Food,” “Legal Services,” “Financial Counseling”) in Rolodex cards, file folders, or computerized records.

Fiscal Resources

Naturally, you want to provide client services as cost-effectively as possible. The items listed below are examples of things that should be included in your program’s budget:

- Cost of developing training materials
- Purchasing training materials
- Purchasing resource materials for you and your clients
 - Consumer magazines (e.g., Consumer Reports or Consumer Digest)
 - Financial newspaper (e.g., Barron’s or Wall Street Journal)
 - Personal Finance Magazine (e.g., Kiplinger’s)
 - Used car guides (e.g., “blue book”)
 - Videotapes on financial or consumer topics
 - Financial software
- Duplication costs

Is there money in your program budget or the FSC’s budget for these items? If the budget is limited, there are other steps you can take. Below are some ideas:

- If there’s no money in the budget now, can you justify a need for the item so that you can get it eventually?
- Could you borrow or share what you need now rather than buy it? For example, can you share training and library materials with joint service colleagues? Sometimes they will have extra copies of training or resource materials used in the past. Or maybe you can request permission to copy their materials.
- If you don’t have the money, who does? Is there a way you can access those funds? Can the major claimant help?

Physical Resources

You'll also need physical resources in order to offer client services. Below are some examples:

- Computers
- Audiovisual equipment
- File cabinets or shelving
- Space for training

Again, if these items aren't budgeted for, think about how else you can get them:

- Can you share physical space, audiovisual equipment, and computers with other FSC programs?
- Does the nearest Defense Reutilization Materiel Office (DRMO) have the needed items? (A visit may prove to be well worth the effort.)
- Is another Navy or community organization about to get rid of their old file cabinets or shelving? Would they donate it to your program?

IMPLEMENTING AND EVALUATING CLIENT SERVICES

Once you have a program plan, and you've begun to obtain and organize the specific resources you need, the next task is to carry out your plan—to actually develop and deliver client services. And once you've delivered your client services, you must also evaluate how well they meet the expressed needs of your clients.

Client services for PFM include I & R, training and education, financial counseling, and special activities. These client services are discussed under the following topics:

- Implementing I & R services
- Implementing training and education
- Implementing financial counseling
- Special activities

Implementing I & R Services

One of the ways an FE supports CFSs is by providing I & R services when CFSs have questions. Members and families will also ask you questions about different financial issues. For example, clients may ask how to get a copy of their credit report or whether they qualify for certain types of financial aid. You must be able to give them accurate information or a timely, effective referral to other services. All FSC personnel are expected to provide I & R services as the need arises in the context of their work.

If you've gathered, organized, and updated your resources properly, then finding the information your clients need should be easy. You'll either have the information, or you'll know how to get it.

But finding the information is only one small part of the process. Depending upon whether the information or the referral is simple or complex, you may need to complete the following activities:

- Clarifying client need
- Determining whether to refer
- Communicating the information (to the client)
- Participating in the referral
- Following up with the client, if necessary

In addition, there are two activities that are always involved in implementing I & R services:

- Ensuring confidentiality
- Ensuring quality

These activities are absolutely essential to any program service; they are not optional.

The chart on the next page shows the tasks involved in giving simple or complex information or making simple or complex referrals.

Implementing I & R Services (Continued)

IF THE REQUESTED INFORMATION OR REFERRAL IS ...	THEN YOU ...
Simple	Clarify the client's need as necessary. Direct the client to a service or organization that meets that need.
Complex	Clarify the client's need. Get any necessary background information about the client to be sure the information given is applicable. Actively participate in linking the client to the service, as necessary (e.g., phone calls, making appointments). Follow up, as necessary.

Clarifying Client Need

If the client request is for more than just simple information, then the first step is to clarify the client's need. Can an FE or CFS help this person with counseling, or is a referral needed? Listen very carefully to what your client is saying. What kind of information or service does this person need? Ask questions to make sure you understand. Determine whether the client has emergency needs by asking the following kinds of questions:

- Is the person delinquent in paying any accounts? If so, when was the last payment made on each account and the amount?
- Is this the first time the person has experienced financial difficulties like this?
- Have any of the person's debts been turned over to a debt collection agency?
- Has the command received letters of indebtedness concerning the person?
- Has the person received final notices for payment from any creditors?
- Are any of the creditors threatening to take legal action?

Clarifying Client Need (Continued)

- Has the person had any judgements filed against him or her by creditors, or received notice to appear in court for non-payment of debts?
- If the person has received an eviction notice, when is the last date he/she can occupy the rental unit?
- Has the person contacted the creditors and tried to work out a repayment plan? If not, when was the last time the person contacted the creditors?
- Does the person have enough money for food and other necessities until payday?
- What resources does the person have to meet emergency needs (e.g., savings, cash value life insurance, family, friends)?
- Has the person ever seen a financial counselor regarding his/her problems?
- What has the person done to try and solve the problem?

You can check your understanding of the situation by paraphrasing what you think the person has said and then asking if your interpretation is correct. Don't provide information or suggest a course of action until you're sure you understand the situation and what the client needs.

Determining Whether to Refer

Once you understand the situation, you need to decide whether the client's needs go beyond what you or a CFS can provide in financial counseling. To make that decision, consider the following questions:

- What is the person asking of me?
- How severe is the problem?
- In what area does the problem exist?
- Who is involved other than the person seeking help?
- What are the consequences of my actions or the person's?
- What additional information is needed to solve the problem?

Determining Whether to Refer (Continued)

- What support is the person asking for? What support does he/she need?
- Is this problem similar to others I have dealt with?
- Are there other personal problems involved, beyond the financial concerns?
- Is money needed to solve this problem?
- Are court proceedings or legal actions indicated?
- Does the problem require long-range planning, frequent followups, and close monitoring?
- Will it take longer than three months or five sessions for the person to resume managing his/her financial affairs without my support?
- Is the person uncomfortable discussing the problem? Am I?

Communicating the Information

Once you've made a decision to refer a client, the next step is to communicate that information or make the referral. Don't confuse your client with too much information. For example, never refer someone to several places at once.

First, explain that the problem is beyond the scope of your service or expertise. Finding a solution requires the use of another resource.

Encourage your client to write down the information you provide. Give them a pencil and paper to do it, if necessary.

When making a referral, let the client know what to expect. For instance, you'll want to describe the agency or service, how it works, where it's located, whether any documents or client-provided information is needed to access the service, etc.



To ensure that you cover all the necessary information, use the information worksheet on local organizations that begins on **page A-26** in the **Appendix** as a checklist.

Communicating the Information (Continued)

The next step in communicating information is to ensure that your client knows what to do next. You can check your client's understanding of the information by asking him or her to summarize what you've said. Or, if your client has written down the information, request him or her to read the notes aloud. Be ready to clarify or expand on anything the person didn't understand.



The last step is to record the I & R encounter on a log sheet for statistical and reporting purposes. See the sample log sheet on *page A-29* in the *Appendix*.

Limitations on Giving Information

There are some limitations as to the kind of information you can give out as an FE. The important thing to remember is that **YOU ARE NOT A FINANCIAL ADVISOR**. You cannot give your clients advice on what to do with their savings, investments, etc. What you can do is give your clients the information or referrals they need in order to make their own decisions.

Participating in the Referral

In cases where the referral is fairly complex, you may do more than just communicate the information to the client. You may have to actively participate by helping clients access the service. For example, with the client's permission, you could call the agency or organization to set up the first appointment.

You may also need to help arrange for your client's absence from work if necessary.

Following Up

In complex referral situations, ask the client's permission to follow up and see how things went. A few days after the referral, contact the client to determine if his or her needs were met. If the client's needs weren't met, you may need to contact the agency to investigate the situation.

Observing Confidentiality

As you probably already know, any client query or problem is normally kept confidential. Confidentiality is one of the biggest factors in a client's decision to visit the FSC. If clients can't trust that their issues and concerns will remain private, then they won't voice them, they won't use your services, and they won't get the help they need.

As you'll read later in the segment about financial counseling, clients sign a Privacy Act Statement. No information will be disclosed, except under the circumstances described in the Privacy Act Statement.



For more information about disclosure, read *pages IV-7 to IV-8* in *Section IV* of this desk guide.

Ensuring Quality and Evaluating I & R Services

Ensuring the quality of your I & R services is an ongoing process. You can continuously improve quality by updating your resource files periodically (at least once every 6 months) to check that phone numbers, contact names, etc., are still correct. (Each time you call an organization, note the date in the resource file. There's no sense in updating if the information is still current.)

Also assess **how** you are communicating that information to clients. Is there a more effective way to do it? Are you communicating clearly? Do people understand you?

As with any other client service provided, it's important to evaluate whether your I & R services are effectively meeting your clients' expressed needs. Evaluate both your resource files and how information is communicated to clients.

You can evaluate the effectiveness of your resource files by asking yourself two questions at the end of an I & R encounter with a client: 1) Did I have the information the client needed to answer the question? 2) Was the information organized in such a way that I could find it and provide an answer quickly?

Also evaluate the effectiveness of your I & R, based on how well it meets your clients' needs. Either use an evaluation form that clients complete or follow up informally later by asking clients whether the information supplied was helpful.



See *page A-31* in the *Appendix* for a sample evaluation form for clients.

Ensuring Quality and Evaluating I & R Services (Continued)

Ideally, you'd want to evaluate every I & R encounter with a client. But taking the time to do that just may not be possible. One alternative is to set times periodically, perhaps during 2-week periods, to do evaluations for each encounter. Another idea is to do an evaluation for every tenth client. Or you could document only the I & R failures, put them in a file, and review them periodically to figure out how to improve the process.

Implementing Training and Education

Providing training and education is another client service that PFM offers. This may be the most important service you offer. The implementation of training and education is proactive. It helps to prevent financial problems for members and families in the future. Training for the CFS enables the CFS to do his or her job, and ongoing training helps the CFS do an even better job.

PFM offers different types of training and education, including:

- General Military Training (GMT) for commands¹
- FSC-sponsored "all-comers" programs for members and families
- Ongoing training for CFSs

In addition, some FSC's offer the formal CFS training, a week-long course that covers all aspects of personal finances and basic financial counseling techniques. CFSs are trained to do basic financial counseling and to know where to refer members with serious difficulties.

GMT Topics

There are thirteen core topics to be covered in command PFM training:

- Financial Responsibility/Indoctrination
- Military Pay and Allowances and Direct Deposit System
- Checking Account Management/ATMs
- Consumer Awareness, Fraud, Misrepresentations, Advertising Gimmicks
- Personal and Family Budgeting/Developing a Spending Plan
- Saving and Investment Basics

¹GMT is a structured presentation given at the request of commands to its active duty personnel during the work day. Generally, the topics are selected to address some need or problem the command is experiencing. For example, if a lot of service members are going into debt, the command may opt to request GMT on learning how to budget.

GMT Topics (Continued)

- Using Credit, Consumer Credit, Credit Cards and Loans
- Legal Issues of Personal Financial Management, Bankruptcy, Non-Support, Contracts
- Letters of Indebtedness, Garnishment
- Insurance: Life, Auto, Supplementary Health
- Car Buying Strategies, Leasing, Financing, and Contracts
- Pre-Deployment Financial Management
- Leadership Financial Training



See **page A-83** in the **Appendix** for two sample Standard Operating Procedures (SOPs). An SOP is an outline of instructions about how to complete a certain task, such as present a training program. How to write SOPs will be covered later in this section and in **Section IV**.

In addition to the thirteen core GMT topics listed above, OCONUS locations may also want to offer:

- Banking Procedures, Exchanging Money, Understanding Exchange Rates
- Renting/Living Off Base
- Cars: Local Laws/Rules, Insurance Requirements, Buying Second-Hand, Shipping to CONUS

There are many other financial topics that you might consider as supplemental GMTs. Below are just a few ideas:

- Advanced Investing Seminar, Mid-Career Financial Planning
- Retirement Planning
- Financial Planning for Transition
- Relocation Planning/The Cost of Moving
- Planning for the Cost of College
- Surviving the Holidays Financially
- Tax Talk
- Home Buying Seminar
- Food Buying/Lean Living/Saving in the Supermarket
- Marriage and Money
- Budgeting for Baby
- Money Skills for Kids, Teenagers, and Young Adults

GMT Topics (Continued)

Many of these GMT topics are also appropriate as FSC-sponsored programs for family members.

Training involves much more than just the presentation itself. Most importantly, developing training programs requires assessment of your clients' needs before you do anything. Other steps include designing or adapting a training product, selecting an instructor, planning the logistics, delivering the training, and developing and administering an evaluation tool. Let's look at that process in detail, as it relates to providing GMTs and FSC-sponsored programs. Providing CFS training will be covered separately, since some of the steps involved are a little different.

Steps in Providing Training

There are six steps in implementing training:

- Selecting a topic for training
- Developing or adapting content
- Planning the logistics
- Preparing to instruct/selecting an instructor
- Delivering the training
- Ensuring quality and evaluating the training

Depending how your PFM program is structured, you may be solely responsible for all of these steps or you may have assistance with some of them.

Selecting a Topic for Training

If you've done a thorough, thoughtful job in your program planning, then you know what kind of training topics meet your target audiences' expressed needs. When you are planning training for some segment of the general Navy population, selecting a topic will be driven by the needs assessment results for particular target audiences.



For more about the program planning process, see *Section II* of this desk guide.

Selecting a Topic for Training (Continued)

When you are responding to a command's request for training, the command generally selects the topic, based on a problem or need in its population that the command wants to address. The command may request GMTs for its members or specific programs for spouse and support groups. In any case, the FSC generally has a form that commands can use to request training.



See *page A-32* in the *Appendix* for a sample command request form.

The command request form won't give detailed information about the training. It's crucial that you work closely with commands to help them to further define the topic and to shape the content so that it meets their needs. For example, a command request form might list "consumer awareness" as the training topic. That's a fairly broad topic, so you would want to work with the command to find out who the audience is and what specific problem(s) the command is experiencing in order to develop training that will address the problem(s).

Developing or Adapting Content

There are five steps in developing training materials:

- Finding out about your audience
- Reviewing existing materials (e.g., articles, books, videotapes, etc.)
- Writing training objectives
- Determining strategies
- Organizing and writing content

Each of these steps will be described separately.

Finding Out About Your Audience

In order to develop effective training for the target audience, it's important to find out all you can about them. For instance, you'll want to know how old they are. A program developed for new sailors is very different from the ones developed for older, more experienced members. You'll also want to know how educated your audience is, and what their special issues or concerns are. In addition, how do they prefer to get their information? By reading or listening or by seeing demonstrations? If you're providing training to a particular command, what's that command's mission? What's their Operations Tempo²? These are samples of the questions you'll need to ask.

The answers to many of these questions can be found in the results from your needs assessment. The following individuals and organizations may also be able to furnish useful information about different target audiences:

- The command
- Other FSC staff
- Focus groups of target audience members
- Personnel Support Division (PSD)
- Housing office
- Retired Affairs staff
- Military associations supporting active duty, reserve, and retired members, along with their families

Reviewing Existing Materials

Now that you've found out more about your audience, the second step in developing training materials is to find out more about the topic. For example, let's say you wanted to present a program for young enlisted members about car-buying. Here are some tips on how to research that topic to find existing materials:

- First, and probably most importantly: check if there is an existing SOP on this topic. Whenever possible, try to tailor existing SOPs to your presentation, rather than starting from scratch. Does your FSC have an SOP already on this topic? Is there an SOP in this desk guide you can use? What about in the CFS Training Manual? Does another FSC have an SOP on this topic?

²The Operations Tempo (OPTEMP) for a command is determined both by its mission and what's happening in the world at the time. During peacetime, the OPTEMP is normal. During times of conflict, those units placed on alert have higher OPTEMPS.

Reviewing Existing Materials (Continued)

- If there's no SOP, or if you need more information, check the following sources:
 - Consumer magazines, financial newspapers
 - Past FSC or ombudsmen newsletters
 - Community agencies and organizations
 - Other armed forces family support programs
 - Internet web pages or online publications

Writing Training Objectives

The third step in developing training materials is to define what the audience will gain from the training (i.e., the objectives of the training). Training objectives specify what the audience will know, feel, or be able to do after undergoing the training. Objectives help to focus the content of the training and give you a way to measure its effectiveness afterwards.

You learned about writing program objectives in Section II of this desk guide. Writing training objectives is very similar. Here are some examples of training objectives for a car-buying course:

- After the program, learners will be empowered to make effective car-buying decisions.
- During the program, learners will receive information on the art of negotiating, “tricks of the trade,” arranging financing, consumer laws, and understanding the car contract.
- During the program, learners will practice the skills necessary to make informed car-buying decisions in a supportive peer environment.

Determining Strategies

The next step in developing training materials is to determine learning strategies. You have to decide on the best methods for imparting this specific content to this particular audience.

People learn new information in three different ways—by seeing, hearing, or doing. These methods are called learning styles, and most individuals have one style that they prefer. Think about yourself for a moment. Do you prefer to learn by seeing something (visual learner), by hearing something explained (auditory learner), or by doing it yourself (kinesthetic learner)?

Determining Strategies (Continued)

Visual learners rely on their sight to learn new information. With visual learners, demonstrations and visual aids (e.g., charts, videos, slides, pictures) are very effective.

Auditory learners like to listen to explanations and discuss new information with others. They learn verbally. Lectures, group discussions, and audiotapes are effective for this group.

Kinesthetic learners learn by doing. They enjoy “hands-on” experiences and need to practice new skills.

Even though most people have learning style preferences, studies have found that people retain more information when a combination of learning styles is used. Your task is to look at the content and determine how to present it in a combination of different ways—visually, verbally, interactively—so that people are engaged by the training.

In the information on the next page, several different presentation strategies are listed and explained.

PRESENTATION STRATEGIES

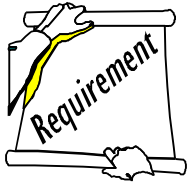
STRATEGY	DESCRIPTION
Ice-breakers	These activities are generally done soon after the beginning of training to encourage interaction among the group members. Example: Each learner gives their name and an example of something he or she likes to do, such as a hobby.
Brainstorming	Learners generate ideas without censure from the instructor. The purpose is to encourage creativity and a wider view of possible solutions to a problem. A time limit for brainstorming (e.g., 1 to 5 minutes) is usually set. Example: The instructor asks participants to brainstorm about all the possible expenses associated with owning a car.
Scenarios	Learners are given information about a situation and asked to make a decision, solve a problem, or answer a question concerning the situation. Example: Learners see a scenario where a person negotiates with a car salesperson and then are asked questions about what techniques were used and whether they were effective.
Videotape/Audiotape	Learners watch a videotape or listen to an audiotape about the subject matter.
Roleplays	Learners have an opportunity, in an environment of friendly support, to try out a role about which they may be apprehensive. It is learning by doing. Example: Learners practice negotiation skills.

PRESENTATION STRATEGIES (Continued)

STRATEGY	DESCRIPTION
Exercises	Learners do an exercise that lets them practice new skills. They can work as part of the whole group or by themselves. Example: Learners answer a series of questions to determine what kind of car will meet their needs..
Demonstrations	Learners are shown examples of a correctly completed task or skill. Example: The instructor demonstrates how to ask questions about the contract.
Discussion	The instructor leads the group in discussing a particular topic. Example: Learners discuss common car sales techniques.
Reading	Written materials are used to present new information. Example: Magazine articles about the topic are used as handouts.
Guest speakers	Subject-matter experts are used to present material, give “real world” examples, and answer questions. Example: A representative from a consumer affairs agency could talk about how to investigate whether a car dealer is reputable.
Instructor presentation	The instructor orally presents new information to learners.

Organizing and Writing Content

The last step in developing training materials is to organize and write the content into a presentation. Begin by developing an outline of the content to be covered. Doing an outline helps you to determine the most logical order in which to present information.



The FSC accreditation standards for education and training state that an SOP must be written for each training presentation.

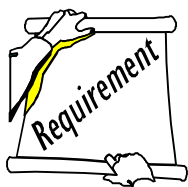
A training SOP is basically a detailed outline, which includes:

- The title of the training, which should describe the content.
- The date the training was developed.
- References, including any information about existing programs covering this topic and research information used to develop the content. All references should contain the author names, dates of publication, names of articles and books, names of journals and periodicals, volume numbers, publishers, publishers' cities, and page numbers for articles. In addition, relevant DOD and Navy instructions and directives must be included. (Think of this as the bibliography section for your training.)
- Attachments, including supplemental materials such as handouts to participants and program evaluations.
- Background, purpose, and training objectives.
- Target audience for the training.
- Procedures that detail how the training will be offered and coordinated.
- An outline of how the content will be presented by the instructor.
- Required materials/equipment, such as an overhead projector and transparencies.
- Explanation of how quality will be controlled.



See the sample SOP outlines beginning on *page A-83* in the *Appendix*. You can use these samples to develop your own SOPs for training.

Organizing and Writing Content (Continued)



In addition to writing an SOP for the training presentation, the FSC accreditation standards also require an instructor guide, student guide, evaluations, evaluations, and marketing materials for the training session.



If you want to see examples of different instructor guides, the FSC should have ones used in the past on file. Check with your FSC director or deputy director.

The student guide for participants should contain copies of handouts and support materials, including paper copies of overhead transparencies.



Samples of evaluation forms can be found in the *Appendix* on *pages A-39 through A-44*. A short description of the marketing methods used to promote the training and copies of any marketing materials should also be included in the overall training package. See *Section VI* of this desk guide for more information about marketing PFM.

Adapting Content

As mentioned earlier, sometimes training materials will already exist for your topic. You may be able to buy them or borrow them from other organizations.

However, any existing materials should be adapted and customized to meet the needs of your particular audience. “Off-the-shelf” training materials may not successfully speak to or reach your clients.

Adapting Content (Continued)

Follow the guidelines for finding out more about your target audience. Knowing your audience will help you in determining how to adapt existing materials to suit them. If you're adapting existing materials for command-sponsored training, work closely with that command. Be responsive to their needs. Keep in mind that the command is your client.

Planning the Logistics

Once you've selected a topic and developed or adapted the content, the third step in implementing training is to plan the logistics. This planning includes:

- Securing the dates for training
- Finding a place
- Determining a seating arrangement
- Requesting equipment
- Registering participants
- Requesting duplication of materials

If you are providing training for a target audience through the FSC, work with the FSC scheduling person to coordinate the dates for training. If you're providing command-sponsored training, then work with the scheduling person at that command.

If you're providing training at the FSC, then finding a place to do the training should be fairly easy; you just need to coordinate with the scheduling person. If you're doing the training at a particular command, be sure to scout the suggested location for training ahead of time. There may be size or seating limitations that you need to know about. Other options for training space include Navy locations, such as housing, chapels, and classrooms or meeting areas. These locations have different permission and scheduling processes that need to be followed in order to secure the space.



See *page A-33* in the *Appendix* for a checklist for location scouting.

Next, you must determine a seating arrangement and request any equipment that is needed, such as a VCR or overhead projector. You will need tables or desks if participants are going to take notes.

Planning the Logistics (Continued)

The choice of a seating arrangement is largely determined by whether you want to focus attention on the instructor, or if you want participants to interact with each other. Theater and classroom arrangements focus on the instructor, while U-shaped and T-shaped arrangements encourage interaction. Table groups of six people or so are good when the training calls for small group exercises or interaction among a small group. Other factors in determining a seating arrangement are the size of the room and number of participants.



Pages A-34 and A-35 in the *Appendix* show a form that can be used to request an arrangement and equipment and several samples of different seating arrangements.

You'll also have to begin registering participants. If you're doing command-sponsored training, the command should be able to tell you the expected number of attendees. If the training is sponsored and held at the FSC, then your marketing materials should inform people how to register for the training. Often, people register for classes by calling the FSC. Ask support staff at the FSC to help you with the registration.



See the *Appendix* on *page A-36* for a sample registration form.

Another logistical task is to arrange for the duplication of participant materials. Naturally, the number of copies is based on how many participants are expected. Follow the normal administrative procedures in your FSC for getting multiple copies. If you're not sure what those procedures are, ask your supervisor.



In the *Appendix* on *page A-37* is a logistics checklist. Use it to help with logistical planning, to ensure you've completed all the tasks.

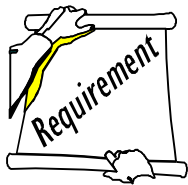
Preparing To Instruct/Selecting an Instructor

You have two options in selecting an instructor: doing it yourself, or selecting someone else to do it. If you decide to be the instructor, the two key ingredients for success are preparation and practice. Prepare to train by making the training materials your own. An effective instructor doesn't read the training materials aloud, word-for-word to the audience. Rather, the instructor speaks extemporaneously about the topic, referring to notes and the content outline. Some people prepare to train by making notes of what they want to say in the content outline of the instructor's guide. Others write their notes on index cards or on paper copies of the transparencies. It doesn't matter what method you choose; the important thing is to feel comfortable enough with the content to speak in your own words.

Another part of preparation is to prepare for questions. Think about all the possible questions participants might have and determine how to answer them. The instructor's guide, if it's done well, should be able to offer some guidelines.

The second key ingredient of success is practice. Once you've prepared your presentation, practice it all the way through. If you'll be using a microphone, rehearse with it. Microphones should be held approximately 6 to 8 inches away from you, slightly below your mouth. If other audiovisual equipment will be used during the training, such as a VCR or an overhead projector, practice operating them as well. Try writing on the chartpaper and easel. After you've completed the presentation, make any changes or adjustments and go through it again.

You may decide to select someone else as an instructor, perhaps another FSC staff member. If you choose to find an outside contractor for the job, you'll want an instructor who's an expert in a particular subject area and who has prior training experience, preferably with the military. The instructor should also have experience or familiarity with the challenges of Navy life.



When selecting outside presenters for financial and estate planning, make certain the requirements contained in SECNAVINST 1740.2D are met. This instruction places restrictions on which activities can be used for these subjects. In addition, the FSC accreditation standards state that external instructors may not promote or solicit business while they are training.

During the training, you or other FSC staff members must observe the instructor to ensure he/she does not:

- Pass out business cards
- Obtain a participant list
- Distribute promotional materials for his/her business
- Verbally solicit business

Preparing To Instruct/Selecting an Instructor (Continued)

The external instructor must also sign a form stating that he/she will not solicit clients or advertise his/her services while training. That form should be kept on file at the FSC.



See *page A-38* in the *Appendix* for a sample of that form.

Once you have selected an external contractor to do the training, the preparation process is the same. Make sure that contractors receive the training materials in advance so that they have time to make the materials their own. Be available to answer their questions as they prepare and practice the training.

Delivering the Training

The fifth step in implementing training is to actually deliver the training to an audience. Whether you're doing the training yourself, or you've selected another instructor, the following presentation guidelines will be helpful.

Conveying a Professional Image

In order to have credibility with the audience, instructors must establish a professional image and qualify themselves as knowledgeable regarding the subject. This can be done by dressing professionally, perhaps even a bit more conservatively than the audience does. Wear clothes appropriate to the location. For example, for women, dresses and high-heeled shoes are inappropriate when training on board ship. Also, don't wear heavy perfumes or colognes—members of the target audience may have allergies.

In addition to looking professional, the instructor should briefly mention his/her training background and experience relevant to the subject.

Delivery

The instructor's speech should have a good pace, not too slow or too fast. Use inflections to make what you're saying sound natural and more interesting. Avoid a monotone and "fillers," like "uhm." If you're not sure what to say next, make eye contact with members of the audience, smile, and take a moment to think, rather than trying to fill the silence with words.

Asking Questions

The instructor should be prepared to both pose questions to the audience and answer participants' questions in turn.

An instructor can ask questions of the audience to find out what participants already know about the training topic so that the training can be focused on what they still need to learn. Questions also help to engage participants and make the training more interactive.

In asking questions, remember that questions can either be open- or closed-ended:

- Open-ended questions—These questions accept a wide range of responses. An example might be, “What affects your decision on whether to buy a particular car?”
- Closed-ended questions—These questions offer the respondent a choice between specified answers (e.g., yes/no, multiple choices). In order to make this kind of question effective, the alternatives must be few and simply stated, and they should follow in a simple, logical order. For example, you might ask, “Does your checkbook register match the current balance at your bank?”

Be sure that your questions are clear and concise, covering one issue at a time. Make your questions challenging, but avoid “trick” questions or those that are too difficult for the majority of participants to answer. Avoid rushing to fill periods of silence. Allow sufficient time for participants to consider their responses.

When participants answer, be sure to acknowledge their contribution, whether the answer was right or wrong. Use positive reinforcement for correct answers. And above all, never embarrass a participant who answers a question.

Answering Questions

Participants may ask questions because they're interested and want to participate, or because they're confused and don't understand something. When a question is asked, maintain eye contact with the person who asked it. Repeat the question so that the whole group can hear it. (If you paraphrase the person's question, this will also help you to check your understanding of the question.)

Answer the question if possible. If you can't, try to find a portion of the question that you can answer. If you don't know the answer, offer to follow up with the information later in the session or afterwards with the individual. If the question will be covered later in the course of the training, explain that to the participant.

Dealing With Audience Members

Ideally, all the people in the target audience are there because they want to be, and they're eager to learn. Unfortunately, that's not always the case. Below are some guidelines for dealing with different types of audience members:

- **Bored/unresponsive**—Keep eye contact with members of the audience and invite their involvement and cooperation. Try to get them involved in activities or exercises. If that fails, take a break.
- **Resentful**—Sometimes you will have a captive audience, because the command has made the training mandatory. However, audience members may resent being there. If that's the case, acknowledge their feelings and ask for their cooperation.
- **Talkative/taking over**—Sometimes you'll have people in the audience who seem to "take over" because they are the only ones responding. Recognize their contributions, but ask for input from others, with a comment like, "You seem to be doing all the work today; let's hear from some other people."
- **Complaining**—Sometimes people will complain about what the training is asking them to do, especially if it means more work for them. Recognize their feelings and ask for any practical solutions they see to the problem or issue.
- **Heckler**—If you have a heckler in the audience, ask him/her to rephrase his/her concerns more politely. Try to get a sense of whether or not this is a concern the whole audience shares. If so, offer to discuss it. If the audience is impatient and wants to move on, offer to discuss the issue with the individual after the training, and then continue with what you were saying.

Ensuring Quality and Evaluating Training Sessions

Ensuring quality and evaluating the effectiveness of training is an integral part of providing this client service. Quality assurance is more than just checking how well you've done after the training is over. It's striving for quality throughout the entire process. You may want to create a working group that can look at each step of the process and assess what to measure and whether or not everything is being done as well as it could be.

Here are some other ideas for ensuring quality. Be sure to review your training materials before each and every session. Even if the instructor has taught this topic dozens of times, check to make sure the information is as current and accurate as possible. In addition, continue to review the training materials to ensure they're still applicable and appropriate for this particular target audience.

Ensuring Quality and Evaluating Training Sessions (Continued)

Of course, you'll want to evaluate the training for its effectiveness as well. Ask yourself the following questions:

- Did the target audience show up for the class?
- If not, did another audience show up instead?
- Does this program meet the target audience's needs as expressed in the most current needs assessment?

Have informal conversations with COs, executive officers (XOs), command master chiefs (CMCs), ombudsmen, and past participants. Ask them how effective they thought the training was. Those in the command can offer you a perspective on the effectiveness of your command-sponsored training. Ombudsmen are often participants themselves, or they hear by word-of-mouth about whether a workshop or class is worthwhile. Other past participants may also be willing to share their feelings about a session.

In addition, formal evaluations must be a regular part of each training program. Naturally, you want the participants to evaluate the program for effectiveness. If the training is sponsored by a command, have the command point of contact (POC) evaluate the instructor. If the training is sponsored by the FSC, then evaluate the instructor yourself. If you are the instructor, have another FSC staff member evaluate your performance. And have the instructor evaluate the training and his/her own performance as well.

Based on the evaluations, you may need to make changes to the training. Have a process in place to address client concerns. Think about how you can adapt the training so that it better meets your clients' needs.



See *pages A-39 through A-44* in the *Appendix* for sample evaluation forms.
See *page A-45* in the *Appendix* for a sample evaluation review form.

Ongoing CFS Training

The PFM program should also offer ongoing CFS training as another way of supporting CFSs, in accordance with the needs of the local commands. Ongoing CFS training can be provided through regular meetings with the CFSs your program serves, on a monthly, bi-monthly, or quarterly basis.

Ongoing CFS training is an opportunity for CFSs to network, to share experiences and resources. As the FE, your role is to provide training materials and advice, and to act as a referral source.

Ongoing CFS Training (Continued)

The process of developing and providing ongoing CFS training is similar to what has already been discussed in this section. The training need not be complicated. Ask your CFSs what they're interested in; encourage them to generate the themes for upcoming meetings. You might want to demonstrate GMTs that they can take back to use in their own commands, or perhaps bring in a guest speaker from a local community resource. Consider linking your presentations to themes. For example, you might want to do a program about consumer fraud during National Consumers Week.

For help in planning ongoing CFS training, you may want to use a checklist. In addition, like any other client service, ongoing CFS training must be marketed.



See the sample checklist on *page A-46* in the *Appendix*. See *pages A-47* to *A-48* in the *Appendix* for two sample messages that you can adapt for your use.

As always, be sure to evaluate your efforts. Ask the CFSs who attend to complete participant evaluations of each program.

CFS Training

As mentioned earlier, only certain FSCs offer the formal CFS training course.

CFS training is 5 days long, or about 35 instruction hours. There are fifteen training modules in the standard instructor's guide. Participants are assigned to attend the class on TAD orders, and uniform of the day is required.

How often CFS training is offered varies among training sites, but OPNAVINST 1740.5 specifies that it has to be offered at least once a quarter. It's very important that the FE in charge of CFS training review the proposed training schedule with the person responsible for the master schedule at the FSC. This review helps to avoid conflicts with other week-long training courses or FSC commitments.

The FE generally develops a year-long training schedule and then publishes the information via newsletter, fliers, training calendars, Plan-of-the-Week or Plan-of-the-Day (POW/POD) notices, or other accepted FSC methods.

Objectives of the Course

The course is designed to provide participants with an awareness of the nature of financial issues encountered by service members, along with the basic knowledge and skills to develop and implement financial counseling and educational programs at their commands.

The objective of the program is to improve operational readiness through improved PFM competencies. Productivity and readiness will be improved if the CFS's efforts can reduce the time and effort spent on resolving personal financial problems.

In the CFS training, CFSs learn how to:

- Produce a complete and valid financial planning worksheet in both paper and electronic format.
- Locate and develop appropriate consumer resource referrals for clients.
- Research local media for potential sources of consumer rip-offs and fraud.
- Use basic financial counseling techniques.
- Discuss prioritized objectives for the command's PFM program.
- Develop and practice a presentation of a plan of action and milestones, including training and education goals, for the command.

Course Content and Materials

The CFS training course uses a variety of interactive techniques to engage the learner, including guest speakers, videotapes, case studies, exercises, role plays, group discussions, and brainstorming.

There is a standard instructor's guide for the course, along with training aids and reference files. Participants receive the CFS Training Manual, along with a training packet of supplemental publications and other materials.

Planning for CFS Training

Many of the same logistical steps discussed earlier in planning GMTs and FSC-sponsored programs also apply when planning CFS. Some additional tasks are involved, and these are discussed below.



See also the sample planning checklist on *page A-49* and a sample list of the materials required for CFS Training on *page A-52* of the *Appendix*.

Quota Confirmation Letter

The FE coordinates program registration and then sends quota confirmation letters to all participants enrolled approximately one month before the CFS training.



See *page A-54* in the *Appendix* for a sample quota confirmation letter.

CFS Data Card

During the CFS training, each participating CFS fills out a personal data card. The cards are used to gather addresses for a roster and to help the training site keep track of who has completed the course. These records and the rosters must be kept for at least 2 years.



See the sample data card on *page A-55* of the *Appendix*.

If a participant has traveled from a non-training site for CFS training, the FE serving that command generally has no way of knowing who the new CFS is or that he/she has completed training. It's recommended that the FE at the CFS training site note which CFSs come from non-training sites. The FE should write down the name and the command for each of those CFSs, along with a brief note that this person is attending CFS training. That information can be relayed by the most expedient means—whether by fax, e-mail, or phone—to the FE at the non-training site. It then becomes the responsibility of that FE to contact the new CFS and add his/her name to the roster.

Evaluations

Course evaluations for CFS training are generally completed each day and at the end of the course. In addition, some training sites incorporate quick pre- and post-tests each day to assess how well the participants are learning.

As in any other training, the course evaluations should be reviewed to see if anything needs to change. The content in the evaluations should also be summarized and presented in a report, along with any suggested course of action.



See *pages A-56 to A-59* in the *Appendix* for sample evaluations and an evaluation summary.

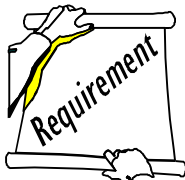
Completion Letter

The FE sends letters to each new CFS's CO, certifying that the participant did complete the CFS Training Course.



See *page A-60* in the *Appendix* for a sample completion letter.

Reporting



Each time the CFS training course is given, the FE is required by OPNAVINST 1740.5 to complete a Navy Integrated Training Resource Administration System (NITRAS) form and send it to the Chief of Naval Education and Training (CNET). **This requirement is very important; it's the only way service members can have their participation in this course entered into their service records.**



See *page A-61* in the *Appendix* for a sample of this form.

Mobile Training Teams

An FE at a CFS Training site may also be a member of a Mobile Training Team (MTT), teaching the CFS Training course at remote sites. Even if you're not at a CFS Training site, your FSC may act as the host for one of these MTTs.



The information on **page A-63** of the Appendix outlines the procedures for requesting an MTT and the responsibilities of both the FSC host site and the MTT.

Implementing Financial Counseling

The third client service offered by PFM is financial counseling. The FE offers financial counseling in the absence of a CFS or as back-up to the CFS. This counseling is meant to be short-term and focused on finding solutions for the client.

At smaller sites, where there is only one FE, there is a danger of getting overwhelmed by the demands of financial counseling, to the point where no other services are offered. Remember, the FE's role is more to train and educate, to prevent problems in the future. If you're at a small site, try to shift the focus to education and I & R support and away from one-on-one counseling. Here are some ideas on how to do that:

- Keep a current database of CFSs so you can refer clients to the CFS for their command.
- Suggest that clients see the CFS for basic budget reviews and working up a financial plan.
- Often CFSs will request you to take a "second look" at their cases. Try to spend a few minutes over the phone with the CFS to review the decisions made. Then, if it seems necessary, schedule an appointment with that client. This approach not only boosts the CFS's confidence that he/she is handling cases correctly, but it's also easier on you.

There are seven basic steps in providing financial counseling:

- Setting up the first appointment
- Greeting the client
- Determining the client's concerns/problems
- Constructing a financial profile
- Developing a plan

Implementing Financial Counseling (Continued)

- Scheduling followup
- Ensuring quality and evaluating counseling

Each of those steps is discussed separately on the following pages.

Setting Up the First Appointment

When a client enters the FSC, chances are their first encounter will be with the receptionist rather than with the FE. The receptionist asks the client to fill out a client information or intake form.



See *page A-67* in the *Appendix* for a sample client information form.

If the client's situation requires crisis counseling, then the appointment is scheduled as soon as possible, generally within a day or two. If the situation requires preventative counseling, the appointment is generally scheduled within a week or two. This gives the client a chance to think about and record their current spending patterns.

The client is often given forms to fill out ahead of time to prepare for the appointment with the FE. These forms allow the client to record expenses, income, and indebtedness, to give the FE a comprehensive picture of the client's finances. The client can pick up these forms from the FSC, or they can be guard-mailed to him/her. In addition, the client is requested to bring a recent Leave and Earnings Statement (LES), creditor correspondence, billing statements, and contracts to the appointment.



See *pages A-68 to A-74* in the *Appendix* for some examples of forms to record net worth, income, expenses, indebtedness, and spending.

Greeting the Client

On the day of the first appointment, review any information you have about the client or his/her finances. Ensure that you'll have privacy during the appointment, and that you won't be disturbed. Finally, prepare yourself by clearing your mind of other concerns, focusing your attention on the client.

Greeting the Client (Continued)

Greet the client out in the reception area and then take him/her to a private area for counseling. Explain a little bit about the PFM program and the FSC. Emphasize that the purpose of this meeting is to determine the nature of the client's financial problems and to work together to find solutions.

If the client hasn't already signed a Privacy Act Statement, ask him or her to sign one, explaining what it is and the conditions under which confidential information could be disclosed. People are often uneasy about signing the Privacy Act Statement, and their fears about it are normal and rational.



See *pages IV-7 to IV-8* for a discussion of the Privacy Act Statement.

If the client has been given forms to complete in advance, ensure that these have been filled out. Also ask if the client has brought the other requested materials, such as the LES.

Work on building rapport with the client by being friendly, empathetic, and interested in his/her problems. Throughout the appointment, remain calm, objective, and honest.

Determining the Client's Concerns/Problems

Discuss with the client the reasons why he/she has made the appointment. Find out if anything in the past has contributed to the present financial concerns or problems. To fully understand the client's situation, ask the following questions:

- What is the client's present problem or concern?
- What is the client's assessment of the problem?
- What has happened in the past to contribute to the problem?
- What facts and situations are influencing the problem?
- What has the client done to solve the problem?
- What are the client's immediate and long-term needs?
- Which situations require change or crisis intervention?
- What would the client like to do about the problem or concern?



See *page A-75* in the *Appendix* for a worksheet with these questions that you can use during the appointment.

Constructing a Financial Profile

Review the client's LES or any other earning statement (e.g., a spouse's earning statement) for the following:

- Is the BAQ/VHA correct?
- If there are allotments for savings, loans, or advances, when are they ending?
- What is the loan allotment for?
- Is the savings allotment repaying a debt?
- Is the Cost-of-Living Adjustment (COLA) correct?
- Is the tax exemption correct, or can it be increased?

Determine basic spending habits, assets, and liabilities by reviewing the forms filled out ahead of time. Use the "Finance" program on the computer to work up a basic budget.

Document anything about the client's background, earnings, or spending habits in the FSC Financial Comment section of the computer program.

You'll probably find that asking the client to contribute facts is calming for the client. This information is something the client is familiar with and being able to supply it gives the client a feeling of control. The client feels that you're both getting down to business and working to find solutions. If you show your interest in the client's situation and your willingness to be helpful, it will help build your relationship.

After you've gathered all the information, assess the bottom line. Subtract the client's basic living expenses and indebtedness from the total net income. If there's a surplus, discuss setting financial goals and how to establish a savings plan.

If there's a deficit, there are only four options to reduce it:

- Decrease living expenses
- Reduce indebtedness
- Increase income
- Use a combination of above methods

Developing a Plan

First, look at the client's immediate and long-term financial needs. Long-term needs are defined as those that don't have to be dealt with within the next 10 days. Immediate needs involve housing, food, transportation, clothing, and medical attention. You can use the questions on *page III-37* in this section to assess the urgency of those needs. Make referrals to deal with these immediate concerns. Document any notes in the Budgeting Case Notes section of the "Finance" computer program.

Developing a Plan (Continued)

Next, explore possible solutions with your client. Discuss each option with your client, covering:

- The benefits versus risks of each option.
- The legal implications of each option.
- What happens if no action is taken (e.g., Navy policy on indebtedness and the ramifications of not paying debts).



You may want to use the Financial Counseling Planning Sheet on *page A-76* in the *Appendix*.

Now choose the best option(s) and develop a plan. Keep in mind that these solutions must be the client's choice, not yours. Emphasize that financial problem-solving requires change and commitment. It requires the cooperation and involvement of all family members, or no lasting changes will be made.

If the client agrees to the revised budget and suggested reductions, give them a print-out of it.

You will need to document your notes, the decisions made, and any referrals. The last step is to report data in QOLMIS.



See *page A-77* in the *Appendix* for a sample case activity form that you can use for documentation.

Scheduling Followup

Schedule appointments for followup as necessary. After the first appointment, you may want to give the client some forms to record his/her daily expenses. It will help for the client to see where the money is actually going and build confidence that the client can control his/her daily spending.

In followup appointments, it's important to monitor the plan you and the client developed. Are changes needed? How is the client progressing?

Scheduling Followup (Continued)

Remember, the kind of counseling offered by PFM is short-term, solution-based. If you find that your client will need more than three to five sessions, or more than three months of counseling, refer the client to financial counseling services in the community.

Ensuring Quality and Evaluating Counseling

The last step in implementing financial counseling is to ensure quality and evaluate how well you're doing. One way of ensuring quality is to have a supervisor observe counseling sessions occasionally, with the permission of clients. The supervisor checks to see that the counselor is using basic techniques effectively.



Please see *pages A-78 to A-80* in the *Appendix* for sample forms that can be used. As with any other client service, have your clients evaluate your efforts. *Page A-81* in the *Appendix* is a sample client evaluation form for financial counseling.

Special Activities

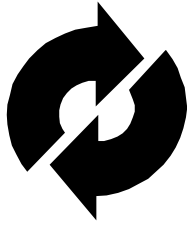
This category covers all the extra duties that FEs are often asked to perform. One common example is the FE's involvement with the Voluntary Income Tax Assistance program, or VITA. VITA offers free income tax preparation services during the tax season, including electronic filing services.

VITA is not usually an FSC program. The installation is responsible with resourcing the program, in whatever way that the command staff decides to do so. NLSO may be responsible, but the FSC may be tasked to help out and liaison with the installation.

Other special duties for the FE may include:

- Participating in Navy-wide surveys and assessments
- Teaching a portion of the Transition Assistance Program (TAP) class
- Coordinating a holiday food basket program

An FE at an OCONUS site may have other special duties as well, depending upon the needs of the installation. For example, one OCONUS PFM program coordinates a Free and Reduced- Price School Lunch Program in collaboration with the U.S. Department of Agriculture.



SUMMARY

This section of the desk guide covered the implementation of client services. These client services include:

- I & R services
- Training and education
 - GMTs
 - FSC-sponsored programs
 - Ongoing CFS training
 - CFS training
- Financial counseling
- Special activities

The next section of the desk guide covers the administrative duties associated with these client services.

PERSONAL FINANCIAL MANAGEMENT

SECTION IV

ADMINISTRATION

July 1997



INTRODUCTION

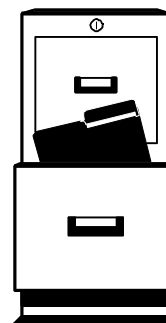
This section explains the administration of the Personal Financial Management (PFM) program. Administration is a necessary part of running any program. Administration enables you to:

- Run your program effectively.
- Provide customers with consistent quality service (and products).
- Save time.
- Recognize trends.
- Evaluate products and services.
- Document program successes and effectiveness.

ADMINISTRATIVE DUTIES

As a financial educator (FE), you will be responsible for many administrative duties in areas related to PFM. These areas include:

- Standard Operating Procedures (SOPs)
- Computers
- Client files
- Resource files
- Scheduling and time management
- Meetings
- Reporting
- Quality standards



This section explains what needs to happen or what you need to do to complete administrative tasks. We'll also give you some tips on how to ensure quality and evaluate the effectiveness of your administration.

Although how you administer the program will be determined by your Family Service Center (FSC) and type of installation, this desk guide presents some common examples of effective administration. However, what works best at one installation may not work at all somewhere else. You are responsible for determining how to implement administration for your program, at your installation.

STANDARD OPERATING PROCEDURES (SOPs)

The first administrative area we are covering is Standard Operating Procedures (SOPs). SOPs are written instructions, in outline form, that define how to complete tasks. As you'll recall from Section III, Client Services, SOPs are most often used to outline training programs. However, an SOP can be developed for any task that you feel is appropriate (e.g., conducting financial counseling, purging client files, creating/organizing resource files).

When developing SOPs, take into account any factors that affect how the task is carried out. There may be situation- and location-related issues for your particular installation. Also make sure that you are following any and all required guidelines.

Some installations are very strict about the SOP format; others are not as formal. The most important aspect of SOPs is not the format, but that the people responsible for carrying out a certain task understand how to do it.



Beginning on *page A-83* in the *Appendix*, there are two sample SOPs. The first one describes the procedures (or tasks to be completed) for counseling. The second describes how supplies are handled at one particular FSC.

COMPUTERS

The second administrative area is understanding your computer-related responsibilities. According to the Navy accreditation standards, all FSCs must supply sufficient computers, printers, and modems to support core programs and QOLMIS-66³ requirements.

Computers are often a shared resource—for several different programs or for the entire FSC. If an FSC has eight computers, it may be set up so that the PFM program can use any that are available; or, only one of those computers may be designated for PFM. Make sure you are aware of the computer availability at your FSC.

Typical computer uses include:

- Creating course materials or adapting existing ones (especially when combined with scanning equipment).

³The Quality of Life Management Information System (QOLMIS) is a computer program established by Pers-66, a division of BUPERS. QOLMIS was designed in order to collect FSC program data to ensure quality of life for Navy members and their families.

COMPUTERS (Continued)

- Creating briefings (with graphics).
- Corresponding (with commands, community organizations, etc.).
- Developing marketing materials.
- Finding sources of information (via Internet databases, newsgroups, etc.).
- Collecting data and analyzing trends.
- Inputting training data (on attendance, evaluations, etc., for personal use and reporting purposes).
- Generating program or marketing plans.
- Communicating with national or international sites (via the Internet, BUPERS Access, etc.).

Whenever you use computers, you have three administrative responsibilities related to them:

- Helping to obtain/maintain computers.
- Accessing available training.
- Using computers for reporting.

Helping To Obtain/Maintain Computers

The first administrative task related to computer use is helping to obtain and maintain computers. However, because the FSC and PFM most likely preceded you, obtaining computers may not be one of your concerns. More than likely, the computers will be up and running when you arrive.



At some point, however, you will probably want additional software, computer upgrades, or even new computers. When this occurs, the first step is usually to check with your FSC director or deputy director about any Government funds that are available (for computers/computer equipment). Ask your FSC director or deputy to help you determine how to put available funds toward your computer needs.

Helping To Obtain/Maintain Computers (Continued)

There are a few key people at the FSC responsible for computer administration and maintenance. First, there is the person who is responsible for property accountability—furniture, computers, and other equipment. This person keeps track of and updates information such as serial numbers for central processing units (CPUs), monitors, and printers. There may also be a computer specialist who has specific responsibilities such as ensuring there is a virus check on each computer, servicing computers, obtaining software, and keeping disks and documentation in a safe place.

In addition, depending upon the staffing at your FSC, you may have an ADP (Automated Data Processing) person. The main function of the ADP person is usually data entry into QOLMIS-66 in support of the Transition Assistance Management Program (TAMP) and the rest of the core programs. There may be other data processing or administrative responsibilities that are also part of the ADP position.

When you arrive in your new position, find out who the key players are in the administration of computers. Ask how they can assist you in your administrative duties related to computers.

Guidelines on Computer Use

Another part of maintaining computers is learning how to use them properly. Find out about your FSC's guidelines on computer use. Below are a few general guidelines on taking care of computers.

Never eat or drink around the computers assigned to your program and prohibit others from doing so. Spilled food and beverages can damage or ruin computers.

Also, contact the FSC computer specialist about the virus scanning software that's being used. Find out whether it's being updated and how often. If one isn't already in place, try to get an automatic virus scan that works every time a new disk is put into the computer, or a file is downloaded. This kind of virus scan, with regular software updates, is especially critical if you use the Internet or disks from outside the FSC. If the computers in your FSC are networked, a virus on one computer means a virus on every computer, with potentially disastrous consequences.

Accessing Available Training

Your second administrative task related to computer use is accessing available computer training. With computer technology changing so rapidly, ongoing training—whether formal or informal—is a must. At a minimum, you must know WordPerfect and be able to input information into QOLMIS-66 to meet reporting requirements.

Accessing Available Training (Continued)

Many FSCs offer training classes in WordPerfect and similar computer classes. These classes are usually given by an FSC staff member who knows a particular software package. If you don't have a person like that at the FSC, check on bringing someone in from the community (e.g., a family member, friend, neighbor, or a volunteer from a local organization), who can teach a particular software program. Also look for classes that are being held in the community, and see if you can attend.

Using Computers for Reporting

The last administrative task related to computer use is knowing how to input data for reporting purposes. All FSCs are required to supply computers in support of core programs. One use for these computers is to meet specific program reporting requirements. You'll do this by collecting information and entering the data on QOLMIS-66. Because the computers in your FSC will probably be up and running before you arrive, QOLMIS-66 should already be loaded onto the computers as well.

QOLMIS-66 is used to compile program information for reports that are requested by the Bureau of Navy Personnel (BUPERS). QOLMIS-66 was designed to help you organize client data and recognize important statistics or trends in your program.

The information required for the QOLMIS-66 reports is data you collect about your services. For example, you need to collect data on things like how many times a particular course was offered that quarter (e.g., Saving and Investment Basics) and how many people attended that particular class that quarter. These data can be collected from the forms you use to plan and evaluate training. The required data are input directly into the computer. For many programs, the ADP person completes this task.

CLIENT FILES

The third area of administration is client files. Before we discuss client files, let's talk about who a client is. In the strictest sense of the word (in an FSC situation), people define a client as someone who visits the FSC for assistance and/or services. As mentioned in Section II, however, commands drive much of the PFM program and are probably PFM's biggest and most influential client. PFM supports the commands' needs by supporting their Command Financial Specialists (CFSs).

A CFS is an active duty service member appointed by the Commanding Officer (CO). The CFS is trained to provide financial information, training, and counseling to command members. A good client relationship with the CFS promotes command satisfaction and positive feedback.

CLIENT FILES (Continued)

In addition to the command, PFM also serves the clients who visit the FSC to receive PFM assistance and services. It is important to remember, however, that a potential PFM client (visiting the FSC for the first time) may not receive assistance or services at the FSC. For example, a service member may be referred to the CFS; or, a service member (or a family member) may be referred to another resource on the base or in the community.

As an FE, you will see and talk with many people. PFM is likely to have customers in common with some of the other FSC programs, for example TAMP, Relocation Assistance Program (RAP), and Deployment Support Program (DSP). Therefore, it's important that you maintain accurate and organized client files for PFM.

What Is A Client File?

A client file can be any one or any combination of the following:

- Client information form
- Client file folder

We will explain each of these client file versions below.

Client Information Form

Once it is determined that a client will be making more than one office visit, he/she fills out a client information form (also called a customer information form). This form can be completed by the client individually, or you may ask the client for the information and record the answers yourself. This form serves two major purposes:

- You to get to know your clients.
- You obtain client information necessary for QOLMIS-66 reports.



See the Sample PFM Client Information Form on *page A-67* in the *Appendix*.

There may already be a client information form that is used for your program, or you may want/need to develop a new one. What the client information form looks like and the method in which it is stored is up to you.

Client File Folder

PFM is a program that uses many forms and worksheets. There is a lot of paperwork involved, and the client information form is only the beginning. You will need client file folders to store all of the paperwork.

Client file folders may contain the following information:

- Relevant documentation (e.g., Financial Planning Worksheet, Spending Plan, Monthly Living Expenses Form, Debt-to-Income Ratio Worksheet)
- Important notes:
 - Significant points or observations you've made during client meetings.
 - Actions that the client has decided to take (that you have also agreed to).
 - Reminders about future meetings or follow-up efforts.
- Source of referral: command-referred or self-referred
 - You may want to mark these files differently for your personal information and/or reporting purposes. For example, one FSC marks all command-referred client files with a red sticky dot and all self-referred client files with a blue sticky dot.

The original client information form and such additional information is usually stored in the file folder. This folder (including its contents) is considered the client file.

Make sure that you have an organized system for filing/storing your client files. Also ensure that the appropriate information is entered into the QOLMIS-66 system.

Storing, Purging, and Confidentiality of Client Files

It is your responsibility to ensure that all client files and other confidential materials are stored securely. While every center doesn't keep the same information, confidential materials may include intake forms/binders, appointment calendars, and phone messages. While away from your desk and at the close of business, client files and such materials must remain locked away.

Many of the FSC core programs use two years as a general guideline for purging client files. For example, in March, 1997, client files to be purged are March 1994 - March 1995. The most common method for purging files is using a shredder. If you simply throw away intact files, you run the risk of client information falling into the wrong hands.

Storing, Purging, and Confidentiality of Client Files (Continued)

The number of active and inactive files will vary from center to center. Therefore, your base may have other, more stringent requirements for purging client files.

Confidentiality is another important aspect of client files. This is usually a major client concern and an issue that all staff members must take very seriously (in every FSC, in all areas).

When filling out a client information form, clients are to read and sign a Privacy Act Statement. (Clients may also have this statement read to them.) The Privacy Act Statement should cover the following issues:

- The FSCs legal authority for requesting client information
- The principal purpose for collecting client information
- Other routine uses of client information
- Circumstances in which disclosure of client information is permitted

The Privacy Act Statement and your professional behavior should demonstrate to your clients that confidentiality is a high priority in every aspect of the PFM program and of the entire FSC. Show your clients that you understand the importance of keeping their lives private. Both the PFM program and its clients benefit from strict enforcement of confidentiality.



In the *Appendix*, see *page A-88* for a sample Privacy Act Statement, and *page A-89* for Items on Confidentiality Conduct.

RESOURCE FILES

Section III, Client Services, covered how to obtain and organize resource files that could be used for client information and referral (I & R) purposes. In this section, the idea of “resource files” takes on a different meaning. Here, we will discuss files that are a resource to you, rather than your client. These are files that you collect and organize in order to help you do your job better.

Keep in mind, however, that in order to do your job well, you must be prepared and organized with the forms, worksheets, and reference materials that are completed/used by your clients. Make sure you understand them completely and have ample supply on hand.



For more information on the forms, worksheets, and references materials that are used for client services, see Section III of this desk guide.

RESOURCE FILES (Continued)

Your resource files should cover various PFM-related topics and how best to address them via training/counseling. They might also include information about instructional theories and practices. In addition, you might also have lists of professional organizations that provide training materials and professional development for PFM professionals.

You may find such resource information in the following reference materials:

- Books
- Magazines, periodicals, journals, and newsletters
- Training materials you received when you attended training

Sources of Resources

You can find these references from many different sources, including:

- Colleagues
- Libraries
- Bookstores
- Internet
- Colleges/universities
- Professional organizations

Maintaining Resource Files

These resource files can be organized in any way that allows you to find what you need quickly. You may want to do an inventory first. Then, depending upon the form the resources are in (e.g., paper files, books), you could set up a series of manila file folders in a file cabinet, or you may find that a small library with shelves works better.

SCHEDULING AND TIME MANAGEMENT

Time has become a precious commodity. With the advent of the information age, technology has increased our daily pace. People are forced to produce ever more quickly, to keep up with how fast machines process information.

SCHEDULING AND TIME MANAGEMENT (Continued)

Most people agree that a lack of control over their workday adds to their stress level. This part of the desk guide covers all the things you have to schedule as an FE and how to manage time effectively. Time management gives you some control over your work and helps to eliminate stress. There's no one "right way" to do it. Tailor the ideas that follow to your own particular working style.

What You Have To Schedule

First, let's look at what you have to schedule:

- Client services
- Meetings
- Professional development
- Other duties

Each of these items will be described separately, and then we'll turn to how to schedule and manage your time.

Client Services

The major goal of PFM is to meet client demand for financial assistance and services. As an FE, your most important function in client services is providing CFSs with I & R and support. Part of this support involves setting aside time in your schedule to meet with clients and to implement training programs. Whether logistics need to be planned or courses need to be taught, you must either make yourself available or see to it that someone else—either an FSC staff member or outside instructor—handles the task.

At one FSC, the FE developed a Financial Counseling Checklist. The FE fills out this list relatively quickly to ensure that the client knows:

- Who his/her CFS is (if active duty)
- What he/she should bring to an upcoming appointment (if scheduled)



For a sample Financial Counseling Checklist, see *page A-90* in the *Appendix*.

Client Services (Continued)

Remember that you are responsible for **all** PFM services. It is very easy, especially at smaller FSCs, to get caught up in helping clients in one-on-one counseling sessions. It is actually more important, however, that you set aside time to organize and implement training. You should focus your efforts on scheduling all PFM-related training for the year, developing or adapting the materials, and finding instructors. If you are a “one-person program,” implementing training is going to take up the majority of your time.

Find out how your FSC handles class and event scheduling. There is usually one person responsible for developing the FSC calendar each month, based on input from someone involved in each of the core FSC programs. When developing a training schedule, work with some kind of blank calendar template initially to fill in the classes. Then work with the person responsible for the overall FSC calendar to eliminate any conflicts. Once the overall FSC calendar for the month is developed, it is approved by the FSC director or deputy.

Meetings

For the PFM program, it is extremely important that you make time in your schedule to meet with commands. They are your clients; so it’s critical to keep them informed about your program. FSC command representatives are responsible for communicating issues involving the whole FSC. As the FE, however, you must do your part to tell commands how you can serve them with command-sponsored training and General Military Training (GMT).

All FSC staff members are required to attend regular FSC meetings. In these meetings, you can update other staff members on your program and share relevant information. FSC staff meetings should occur at least once a month.

As an FE, you must also meet regularly with those that are responsible for the other core FSC programs (usually once a week). As in the FSC staff meetings, use this time to share information. You may also use these meetings to assist other FSC staff members in developing training. In addition, these meetings should include discussion about combining program efforts, strategizing, and any ideas relating to how you can better manage FSC programs. These meetings may involve the FSC director or deputy, or you may meet with them separately.

Scheduling time to meet with community groups and organizations is also important. There will always be people outside the Navy who deal with financial issues. Sharing information and services with such people can be beneficial to everyone.

You will likely have a busy schedule, so it’s important that other FSC staff members know how they can reach you, if necessary. Working collaboratively with others at the FSC is not only a requirement, but a good way to handle the scheduling demands of your position.

Professional Development

If you can make the time, take advantage of any training classes offered to FSC staff. It's important to pursue your own personal development, which will in turn make your program better. Training may be offered in areas such as:

- Satellite video teleconference training programs (over the VTC Network)
- Association for Financial Counseling and Planning Education (AFCPE) courses
- Computer literacy (general)
- WordPerfect (and other specific software packages)
- Total Quality Leadership (TQL)
- Supervisory/management skills

Other Duties

You will probably be responsible for other duties in addition to PFM. You may be responsible for another core program, or you may sit on a committee or board (e.g, Quality of Life Committee). Serving in other roles can allow you to learn things that can improve your performance as an FE. You may also find other avenues for raising awareness about PFM.

How To Manage Your Time

Your position as FE demands that you find time to complete many different tasks. That demand forces you to learn how to manage your time effectively. Techniques include:

- Prioritizing
- Clustering tasks
- Controlling procrastination
- Using other timesavers

Each one of these techniques will be explained separately.

Prioritizing

The concept behind prioritizing is to order your tasks in such a way that the most important ones are completed first. This helps you avoid spending time on less important matters. One way to prioritize work is to use the "ABC" method. In the ABC method, each task is assigned the letters A, B, or C, depending upon their importance.

Prioritizing (Continued)

- “A” tasks are the ones that must be done—quickly. If these tasks are left undone for very long, horrible consequences will result.
- “B” tasks are less important than A tasks. They should be done soon, but they can be postponed for a little while.
- “C” tasks can be put off indefinitely without dire consequences. These tasks may rise in priority to a B or A as time goes by and the deadline comes closer.

You may also want to add a category for “D” level tasks. These are the tasks that would be nice to accomplish, but nothing negative will happen if you don’t.

Once you’ve assigned each task a letter, schedule them in your calendar or organizer according to priority. Schedule the completion of the As first, followed by the Bs, etc. Some people prefer to use self-stick notes or index cards rather than organizers. In that case, write one task, along with its assigned letter, on each note or card and order them by priority.

Also set up a tray file system on your desk, with one tray for each task level. Review the items in the A and B trays daily, to be sure you’re completing priority tasks. C and D trays need to be reviewed only once a week.

Clustering Tasks

The second technique of managing time effectively is clustering tasks. Clustering means to assemble like tasks together and to do them all at one time. Outgoing phone calls can be clustered. At the end of each day, you could make a list of all your phone messages and other calls you need to make. Then take a block of time to make those calls all at once. This is an efficient use of time for two reasons:

- You’re not interrupting other tasks to make phone calls throughout the day.
- You’re more likely to reach people at the end of the day, when they’re not besieged by other calls.

Controlling Procrastination

The third technique for managing time is controlling procrastination. Putting things off until the last minute is a dangerous habit, and yet it's something that all of us do at one time or another. People tend to procrastinate for a lot of reasons, but two of the most common ones are:

- The task seems unpleasant.
- The task appears to be overwhelming.

The table below provides some solutions to these two problems.

PROBLEM	SOLUTIONS
The task seems unpleasant.	Complete the task first thing in the morning. Put a reminder about the task somewhere you can't miss it (e.g, your computer screen, seat of the chair). Ask for help. Someone else might actually enjoy doing this task.
The task appears to be overwhelming.	Divide the task into smaller, more manageable pieces. Find a quiet, solitary place to work on it. Start it, work as long as you can, and take breaks as needed.

Using Other Timesavers

In addition to prioritizing, clustering, and controlling procrastination, there are many other techniques you can use to manage your time effectively. Some ideas include:

- Use a tickler file to remind you (or "tickle" you) about tasks to be completed. A separate file represents each day for the next 30 days, then each of the following 11 months have their own folders, too. File each item you have to work on into the file with the appropriate date, based on the item's deadline. Then, every morning, review the contents of the folder for that day.

Using Other Timesavers (Continued)

- To limit your time on the phone, make notes about what you want to discuss before you return a call.
- To minimize phone tag, make definite appointments to call people.
- Set a general time limit on how long your return calls will be. Use an hourglass or egg timer to let you know how long you've been on the phone and cut the call short after the allotted time, if possible.
- Throw away anything unread that's clearly junk mail.
- Cancel subscriptions to publications that you rarely have time to read.
- Skim publications for relevant articles. If you don't have time to read them when you spot them, rip the article out and file it for future reference.
- Throw away magazines and newsletters more than 1 month old. You probably won't have time to read them anyway.
- When reading a report, read the Executive Summary, if there is one. Otherwise, skim the opening and closing paragraphs, lead sentences in the paragraphs, and key words in those paragraphs.

Tailoring Time Management to You

There's no one "right" way to manage your time. How you schedule work depends a lot on when and how you prefer to work. For example, are you a morning person? Do you feel sluggish or energized in the afternoons? Do you prefer to work steadily all day, or in short, intense bursts?

The table on the next page gives suggestions on what to schedule, depending upon how active and alert you're feeling during the day.

Tailoring Time Management to You (Continued)

For times when you feel . . .	Schedule . . .
Alert	Important reading. Meetings with the command or with superiors. Trouble shooting or problem solving. Boring tasks.
Sluggish	Tasks of short duration. A variety of different tasks. Something that requires physical movement (e.g., delivering a file to someone in another building). Something you're really interested in.

The way you schedule work will also be determined by how you prefer to work. For instance, you may be a linear worker, who wants to complete one task before starting another. Linear workers are task-oriented and prefer clearly defined procedures and precise schedules. Or you may be the type of worker who prefers to juggle several projects at once, in a looser, less defined way.

Keep in mind that these work preferences can be extended beyond individuals to countries as well, and that factor has implications for those at sites outside the continent United States (OCONUS). For example, the United States and Germany are usually considered to be linear countries. Generally, the workday starts relatively early and ends early, with clearly defined tasks accomplished within precise schedules. Italy, Greece, and the Middle East do not follow that convention. The business in those countries is conducted in a looser, more flexible way. The workday starts later and ends later, and socializing is encouraged. At an OCONUS site, when you're working with representatives from the host country, it's important to be aware of and understand these distinctions.

MEETINGS

Your fifth administrative task is to set up, lead, or attend meetings. We've already discussed the need to schedule meetings; now we'll discuss what happens before, during, and after the meetings are conducted. The interaction from meetings can provide immediate feedback, an exchange of information, and the forum for building consensus. However, in order to do these things, meetings must be run effectively. There are three characteristics of effective meetings:

- Logistics (or preparation)—Giving the participants advance notice; reserving a suitable meeting space at a good time and place; getting equipment/supplies in advance.
- Group process (or how participants behave)—Practicing behaviors or actions such as setting ground rules, keeping communication channels open, using active listening, and reconciling disagreements.
- Task items (or what participants are working on)—Agreeing on and sticking to an agenda; agreeing on the purpose of the activities; stating the actions or decisions needed; separating opinions from facts; staying focused on one topic at a time.

Whether you are the meeting facilitator or an attendee, pay attention to how the meeting is conducted. Do your part to assist in the three areas listed above.

Planning a Meeting

If you are the one planning the meeting, ask yourself the following questions:

- Why are you having the meeting? Consider the following:
 - Purpose of the meeting.
 - Outcome/objectives.
 - What success will look like at the end of the meeting.
 - What type of meeting it will be: information sharing, problem solving, or decision making.
- Who should attend the meeting? Some possibilities include:
 - FSC staff
 - Others with PFM expertise
 - Other people resources
 - Visitors

Planning a Meeting (Continued)

- Do you have an agenda?
 - How long is the meeting?
 - Is the agenda developed ahead of time?
 - Is prework needed?
 - Is time provided for an evaluation at the end of meeting?
- In addition to the attendees, what roles are needed to conduct the meeting successfully? Some possibilities are:
 - Facilitator
 - Minute taker/recorder
- What kind of meeting environment will you have? Think about the following:
 - Meeting place and room arrangement.
 - Places to hang charts or display graphics.
 - The need for minutes/information from a previous meeting.
 - Materials/supplies that are needed.
- What follow up will take place after the meeting?
 - Do you need to plan for the next meeting?
 - How will decisions or assignments that were made be followed up?
 - Who will distribute the minutes?

Developing an Agenda

One of the most important steps in meeting preparation is developing an agenda. Developing an agenda is not only helpful for you to plan the meeting, but it can also help to prepare and even motivate your participants.

If at all possible, the best time to develop or start developing an agenda is at the end of a previous meeting. However, if you are organizing a first or one-time meeting, make sure you give yourself enough time to come up with an agenda (or at least an outline) beforehand. There are five important steps in developing an agenda; these are discussed next.

Developing an Agenda (Continued)

The first step in developing an agenda is identifying the agenda items you want to cover. The items will depend on the meeting's purpose. The second step is determining the objectives for each item. The objective might be a decision, an action item, or a determination of what additional information is needed to make a decision. Objectives are like goals—they give participants a sense of accomplishment upon completion.

The third step is estimating the time needed for each agenda item. If you only have a few big items, break them up into several issues, and discuss each issue one at a time. Some meeting leaders share time estimates with the attendees; others like to use time estimates to keep themselves on track and to keep the meeting on schedule. It's up to you to determine what will work best in your situation.

Showing meeting attendees your time estimates can have positive or negative effects. Some feel that it creates conflict if attendees disagree with the importance (or non-importance) of certain items, because of the varying amounts of time allotted for each item. Some also believe that sharing time estimates gives attendees an opportunity to leave or not participate. However, others like to share time estimates in order to:

- Indicate to the attendees the relative importance of each item.
- Help attendees tailor their participation to the time available.
- Convey a sense of meeting progress to attendees.

The fourth step in developing an agenda is to determine what people, tools, and/or materials are needed. You may have different people responsible for the presentation/discussion of different agenda items. You (or these other presenters) may also need certain materials or tools to encourage participation and keep attendees on track.

The fifth step—which will more than likely be determined along the way—is the sequencing of agenda items. Consider the agenda items you have identified, and then prioritize them. One suggestion is to begin the meeting with something that can be dealt with easily; this starts you off on a note of accomplishment, confidence, and energy.

One final suggestion is to use a worksheet before you develop your final agenda. You can use the worksheet to make sure that you accomplished the above steps and that you didn't forget anything. If your worksheet includes the necessary components, in the correct order, you are ready to do your final agenda.



See *page A-91* in the *Appendix* for a sample agenda worksheet.

REPORTING

Reporting is another administrative duty. You are responsible for communicating to your superiors how the program is doing. In addition to day-to-day interaction, you can also communicate with your superiors by formal written reports. Reporting gives you a chance to present the program (and your contributions) to others, especially senior management. With thorough and accurate reporting, you should be able to justify program needs (e.g., getting more resources).

QOLMIS-66 Quarterly Reports

The QOLMIS-66 quarterly report summarizes information that has been entered into QOLMIS-66. QOLMIS-66 allows you to input not only this required reporting information, but optional information as well.

The information input into QOLMIS-66 is summarized and submitted, based on the requirements of a particular report.

QUALITY STANDARDS

There's always more to do than you have time for. Quality standards can help you focus on the program requirements for PFM so that you can better prioritize and complete your tasks. The quality of your work and of the program are weighed against different standards. The two we are covering are:

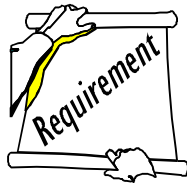
- Navy's FSC accreditation standards
- Accredited Financial Counselor courses

Navy's FSC Accreditation Standards

The Navy's FSC accreditation standards are the most common and probably the most important standards for the PFM program. These standards were developed for FSCs as a whole to ensure customers would receive quality services. An accreditation team visits each FSC for scheduled program reviews. The program review is a formal check to see that programs are meeting the accreditation standards.

Navy's FSC Accreditation Standards (Continued)

In a program review, the evaluation teams check to see that the accreditation standards are being met—those that apply to the FSC as a whole, and those specific to a program. The evaluation teams look for key indicators in order to determine whether the standards are being met.



The accreditation standards (and key indicators) that most directly affect PFM are found in Section 59000: Personal Financial Management (PFM) Education, Training, and Counseling Program. These are shown below.

59000. PERSONAL FINANCIAL MANAGEMENT (PFM) EDUCATION, TRAINING AND COUNSELING PROGRAM

59010. FSC provides financial education counseling and/or referrals. The FSC will have as a minimum, one staff member trained as a Command Financial Specialist (CFS). FSC staff refers to CFSs and are available for referrals from CFSs. Personal finance and consumer education materials are accessible on-site.

Key Indicators: Case records and interviews with FSC staff members indicate financial case management and reporting methods comply with the Privacy Act and FSC counseling guidelines and reporting requirements.

Personnel records indicate that at least one staff member is designated as a CFS and has attended the CFS training course (CIN S-541-0002).

59020. FSC staff is familiar with personal financial and consumer resources within the local community. FSC makes appropriate referrals to these agencies and coordinate services to the fullest extent.

Key Indicators: Consumer education materials and local community resources are made available to FSC clients.

FSC educators/counselors have information on latest pay advisories affecting military pay and allowances and relocation/travel entitlements under permanent change in station (PCS) orders.

Navy's FSC Accreditation Standards (Continued)

59030. Financial education and training programs are provided in accordance with formal and/or ongoing needs assessment.

Key Indicator: Training/program schedules indicate PFM training programs are provided and needs assessment data is used to guide program development and scheduling.

59040. Assessments are conducted with all PFM clients to provide a detailed review of the clients' monthly income, living expenses, and the nature of all debts to identify either a surplus or deficit situation. Counselors assist clients in developing a financial plan by presenting available alternatives.

Key Indicators: Written guidance requires financial assessments for all PFM clients.
Review of records confirms that financial assessments are completed.

59050. When, after a full assessment and consideration of the alternatives, the option of bankruptcy seems the only alternative, the agency refers the client to appropriate legal assistance agencies.

Key Indicator: Counseling records show evidence of timely referrals.

59060. Volunteers do not provide service for persons indebted to a company with which the volunteer is associated.

Key Indicator: Volunteer training includes a requirement for volunteers so associated to remove themselves from particular case where a conflict of interest has arisen.

59070. If designated as a CFS training site by BUPERS-66, FSC provides the Navy's 5-day CFS training course. Training is in accordance with OPNAVINST 1740.5 and utilizes both internal and external presenters. Presentations by external presenters must have prior BUPERS (Pers-66) approval.

Key Indicators: Lesson plans and training comply with OPNAVINST 1740.5.
Records, observation of training, and interviews with FSC staff members indicate training is planned, executed and evaluated per FSC Education and Training Standards.

Accreditation standards can also be used as a benchmark against which to measure your performance as an FE and how you administer the program.

Accredited Financial Counselor Courses

The Association for Financial Counseling and Planning Education (AFCPE) was established to promote education, research, and service in PFM. The AFCPE, governed by elected officers and directors, is a non-partisan, non-profit, incorporated professional organization of academicians and practitioners.

This organization administers the Accredited Financial Counselor (AFC) program. Accredited Financial Counselors (those who have completed this program) have certified skills to assist individuals and families in the complex process of financial decision making. In this program, candidates (program participants) must complete two courses: Personal Finance and Financial Counseling. A number of Navy financial counselors have been accredited through this program.



To receive more information about AFCPE and/or the AFC program, contact:

AFCPE
3900 E. Camelback Road, #200
Phoenix, AZ 85018
Phone: (602) 912-5331
Fax: (602) 957-4828

ENSURING QUALITY

As you learned in Section III, Client Services, quality assurance means more than just evaluating how you did once the task is over. Quality assurance means you take steps, throughout the process, to achieve higher quality.

As you're administering PFM, ask yourself the following kinds of questions:

- Is there any way I can use the computer faster, more effectively? Do I need additional training to do that?
- Do my resource files cover the topics I need to know about? Can I find my resource and client files quickly?

ENSURING QUALITY (Continued)

- Am I managing my time appropriately? Can people reach me when they need to?
- Is there a process in place for checking that the data entered into QOLMIS-66 are entered accurately? Is there a way to make that process better?



SUMMARY

Section IV covered the following areas of administration:

- Standard Operating Procedures (SOPs)
- Computers
- Client files
- Resource files
- Scheduling and time management
- Meetings
- Reporting
- Quality standards

In the next section of the desk guide, community interaction is examined.

PERSONAL FINANCIAL MANAGEMENT (PFM)

SECTION V

COMMUNITY INTERACTION

July 1997



INTRODUCTION

This section of the desk guide covers community interaction. Community interaction is an important function, because through contacts in the community, you can stretch resources and extend services, while still maintaining quality.



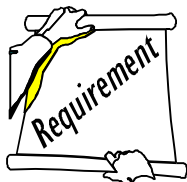
DEFINING COMMUNITY INTERACTION

Let's begin by defining the phrase "community interaction." For our purposes, a "community" is a group of people that have something in common; whether it's living in the same area, sharing interests, or developing policy, the people are linked or unified in some way. The second part of the phrase, "interaction," can be defined as communication involving reciprocal actions or influences.

The "community" for the Personal Financial Management (PFM) program consists of people who have something in common. You communicate and work with many of these people. In this case, community interaction means communicating and working with those who share common interests with PFM.

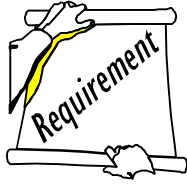
Community interaction, or creating "contracts with the community" is becoming increasingly important. After dealing with downsizing, installation closures, and shrinking resources, most Family Service Centers (FSCs) are finding that they have to do more with less. In addition, it just makes sense to use the services already available in the community; there's no reason to reinvent the wheel.

Community interaction is a two-way street. Of course, it's important that you know what PFM services are available in the community. But it's equally as important that community organizations know what military services are available. For example, reservist families often go to community organizations for help first, because they're unaware of their military entitlements.



In an enclosure to OPNAVINST 1740.5, it is stated that one of the PFM responsibilities is as follows: "Integrate the activities of all military and civilian personnel and organizations in support of the program."

DEFINING COMMUNITY INTERACTION (Continued)



In addition, Navy Accreditation Standard Number 59020 requires that: “FSC staff is familiar with personal financial and consumer resources within the local community. FSC makes appropriate referrals to these agencies and coordinates services to the fullest extent.” A key indicator of meeting this requirement is that “... local community resources are made available to FSC clients.”

Building and maintaining relationships in the community can be done many ways. This section focuses on two areas of effective community interaction:

- Networking
- Collaboration

Using networking and collaboration skills at sites outside the continental United States (OCONUS) will also be discussed.

There usually aren't clear distinctions among those people who are in your network and those you collaborate with. There is (and should be) considerable overlap.

NETWORKING

Networking is a form of community interaction that is essential. It is a way of building and maintaining relationships with others. Networking is an intentional exchange of knowledge, skills, information, resources, and/or contacts that is of immediate or future benefit to all parties involved. Learning how to network is a necessity in an environment of constant change, where cooperation, coordination, and collaboration are needed to get the job done. A networker must be prepared for a give and take of knowledge, skills, resources, and information with others. Creating a strong network can be an asset to PFM.

Your PFM network may include program-specific people, as well as individuals that you have contacted in related groups, agencies, and organizations:

- Command Financial Specialists (CFSs)
- FSC staff
 - Other Financial Educators (FEs) at your FSC or other FSCs
 - Program staff that overlap with PFM (e.g., Transition Assistance Management Program (TAMP), Relocation Assistance Program (RAP), Deployment Support Program (DSP))

NETWORKING (Continued)

- Contacts at base groups:
 - Base financial institutions
 - Navy Marine Corps Relief Society (NMCRS)
 - Personnel Support Detachment (PSD)
 - CHAMPUS
 - Navy Legal Services Offices
- Contacts at military/government agencies:
 - Federal, State, and Local Tax Information and Assistance
 - Automated Refund Information
 - American Red Cross (ARC)
 - Salvation Army
 - Child Support Enforcement Office
 - Child Protection Agency
 - Armed Forces Disciplinary Control Board
 - U.S. Office of Consumer Affairs
 - Food Stamp Program
- Contacts at non-profit and community organizations:
 - Women, Infants, and Children (WIC)
 - Meals on Wheels
 - SHARE Program
 - Better Business Bureau
 - Consumer Credit Counseling Service
 - Legal Aid Society
 - Credit reporting agencies (e.g., TRW, Equifax, Trans Union)
 - Credit unions
 - Consumer protection agencies
 - Housing agencies
 - Consumer groups
 - Social service agencies
 - Thrift shops
 - Utility deposit clubs
 - Health benefits providers
 - Fuel assistance programs
 - Churches and synagogues
 - Universities and colleges

Philosophies/Tips on Networking

Before you begin to build a network, it's important to understand the philosophies listed below. Also included are tips for maintaining and/or enhancing a network.

- Networking is a learned skill. Some people are more comfortable with “meeting and greeting” than others, but everyone needs practice.
- What goes around comes around. In other words, if you help someone, it is more than likely they will return the favor. Networking involves a lot of give and take.
- It has been said that you are within seven contacts of anyone that you want to talk to as long as you are very clear about what you want.
- You will continue to have an excellent network, both professionally and personally, if:
 - You thank people for their help.
 - You speak well of people in your network.
 - You are willing to “give” when asked to or at least refer the person to another resource.
 - When something comes up that would benefit someone in your network, you proactively pass it on to them (as soon as you can).
 - You look for opportunities to repay your fellow networkers.
 - You are known for being both a “giving” and an “asking” person.
- Networking can be both informal (casual meetings or conversations) and formal (intentional or direct efforts).
- Networking is helpful in all aspects of life: job, community, family/home, and personal.
- There are several scenarios that can occur in networking: two people may benefit from networking at the same time; one person may benefit now, and the other later; or one person may never directly benefit from the initial contact, but will receive a payback from another party later on. The important thing is that both people are active networkers.

Philosophies/Tips on Networking (Continued)

- Networking is a barter system. Person 1 may give Person 2 a lead which results in a job offer; in exchange, Person 1 receives free financial advice. The important thing is that both people feel that the exchange is of equal value.
- **Never make a judgment about whether a person can help you. Let them make that decision after they have heard your request.**

Getting Your Network Started

There are a few simple things you can do to get your network started:

- Make a list of everyone you know. Tell them personally, in writing, or on the phone how they can help you. Make sure that your request is clear, concise, and focused.
- After you've done your research, make a list of everything or everyone you'd like to know and ask everyone in your network for help. Start with people that you know are closest to the source.

COLLABORATION

Collaboration is very similar to networking, but it usually involves more than one person. Collaborating is when organizations share staff, spaces, facilities, and funds; co-sponsor programs and services; cross-train staff; share information and ideas; and clearly eliminate competitive relationships. A collaborative relationship is one in which you're working with another organization in pursuit of a common goal. Both parties involved should gain something from the relationship.

As mentioned above, your network may include certain people with whom you have made contacts. Because of your networking efforts, you may also form collaborative relationships with some of these groups, agencies, and organizations.

COLLABORATION (Continued)

Here's an example of how one collaborative relationship worked:

An OCONUS base implemented the Free and Reduced-Price School Lunch Program. The purpose of this program was to provide free or reduced-price lunches to qualifying families with school-age children. Although this program was administered by the Department of Agriculture (DOA), Navy families could participate by visiting the FSC. First, an interested family completed an application and turned in to the FSC I & R coordinator. The application was then reviewed by the I & R coordinator, the PFM FE, and the FSC director. Once the application was approved (by the director), a "school lunch program" card was completed, the family was notified to come pick it up, and participation in the program could begin. This program demonstrated a three-way collaborative relationship between DOA, I & R, and PFM.

Collaboration helps you to look more at the "big picture." For example, you look more at what the total needs of families in the community are rather than focusing on what services you alone can provide. Looking at total needs of the family allows you to identify gaps in community services. Working collaboratively with other organizations can help to fill those gaps and extend services.

Professional organizations generally have one of four following types of relationships with other organizations. Which category do you and your program fit into?

- Little or No Coordination. Groups tend to have competitive relationships. Territory and/or ownership issues are problematic. Groups may or may not be aware of each other and make little effort to seek working relationships.
- Coordination. Groups work separately but try not to schedule conflicting events. Competitive relationships may exist but generally are not destructive.
- Cooperation. Groups promote and participate in each other's services and programs, make available to each other needed resources periodically, and maintain an effective network. Competitive relationships, if they exist, are disappearing.
- Collaboration. Groups share staff, information and ideas, spaces, facilities, and funds; co-sponsor programs and services; cross-train staff; and are clearly eliminating competitive relationships.

If competitive relationships currently exist with collaborative organizations, it's important to eliminate any antagonism and to help each other out. In any collaborative process, networking is the interpersonal skill you must employ. Individual networking then creates a win-win situation for the organizations involved (i.e., collaboration). In addition, and more importantly, it benefits your customers.

Collaborating in the Community

There are a variety of people/groups in the community that you can collaborate with. Although we can give suggestions, you will know best what exists in your community and what avenues to explore. The more research and investigating you do, the greater the chances of success for the organizations involved and for the customers.

Here are just a few examples of collaborative relationships with community organizations:

- You could co-sponsor a training program with a local credit reporting agency that explained guidelines for keeping credit cards under control.
- The PFM program could host a community-wide social where consumer organizations in the area share warnings about or ways to avoid consumer rip-offs and misleading sales practices.
- You could collaborate with various local organizations and service providers to sponsor a PFM Fair for Navy families, with presentations and printed materials about PFM resources available to them in the community.

Factors Affecting Collaboration

In order to build successful collaborative relationships, there are five factors influencing success:

- Climate
- Process
- People
- Policies
- Resources

Each one of these factors is discussed briefly.

Climate

How favorable the community climate is to change and how supportive it is of the military will affect your collaborative efforts. The community climate can range from highly supportive to not supportive at all.

Climate (Continued)

If the community doesn't really support change, either because problems aren't perceived, or the community is distracted by other issues, you can still begin to work collaboratively. Use this time for planning the collaboration and how it will work.

If the climate isn't supportive of the military, the FSC and the installation can work to change that.

Process

The success of collaborative efforts is also affected by how the partners work together. It's important to develop a strong vision, establish common goals, and agree on the role each partner will play. In addition, collaborative partners must build a strong foundation by determining in advance how they will make decisions and resolve conflict. Here are some tips for establishing solid relationships:

- Learn about each other. How does each partner operate? Who is in charge at each organization, officially and unofficially? What are each organization's needs, pressures, and perceived roles?
- Establish both formal and informal means of regular communication. Make sure that all the key players are kept informed.
- Look at issues from other organizations' points of view.
- Make every attempt to recognize in advance the power and control issues that may crop up between organizations.

A collaborative relationship is based on a win-win situation. All the parties in the relationship work independently, under their own supervisors, under different limitations. Communication among all the parties involved is critical. A Memorandum of Understanding (MOU) defines the tasks to be completed and clarifies all the roles and responsibilities. In the Navy accreditation standards, MOUs are listed as a key indicator of effective coordination.

People

The third factor that affects the success of collaboration is the people in the relationship. It's crucial to get all the key players involved as early as possible. Key players include not only decision makers, but representatives from the potential customer population as well. After all, customers will be affected most by your collaborative efforts.

A leader for the effort must also be chosen. The leader should be able to embrace the vision, perceive different points of view, and facilitate consensus among partners. Some believe that the leader should come from one of the organizations in the partnership, because that person will be very committed, while others think that a leader from a neutral organization outside of the partnership yields the best results.

Policies

The set of governing policies each organization brings to the collaboration may also affect its chances for success. For example, one participating agency may have eligibility requirements that need to be broadened in order to provide services to the partnership's entire target population. These barriers to action have to be understood and overcome, when possible.

Resources

The last factor affecting collaborative success is the amount of available resources. The kind of resources the partnership can attract will determine how many people it will serve and how long it will exist.

To generate resources, publicize the success of the collaborative effort. Reporting that objectives are being met and dollars have been saved is one way to obtain future resources.

COMMUNITY INTERACTION IN OCONUS SITES

The stress and uncertainty involved in adjusting to a foreign culture usually means that the need for assistance and services is high at OCONUS sites. Unfortunately, OCONUS sites often lack the civilian support structure offered to Navy installations in this country, so there may be fewer community support services for OCONUS families.

As an FE at an OCONUS site, you will have to be very creative about locating community resources for your customers.

Networking Among Your Target Populations

One way to expand community resources at an OCONUS site is to network among the service members and families you serve. You can try to match people who want/need PFM assistance with those who have the knowledge and the interest in helping. The following are a few examples of how volunteers could help with the PFM program:

- Someone with a financial background may offer tax tips or discuss topics on basic budgeting
- A long-time resident of the country may provide information on consumer rip-offs, where to shop, and how to shop (e.g., bargaining, tipping)

In order to make these connections, though, you'll have to collect this information from your target audiences. The best way to collect the information may simply be by talking to people, or you can use any of the data collection methods discussed in Section II of this desk guide.

Collaborating With the Local Community

One of the best resources for collaborating with the local OCONUS community is the head of the Intercultural Relations Division on the installation. This person is always a local hire who reports to the installation Commanding Officer (CO). His or her job is to enhance the relations between the installation and the host country, resulting in a win-win situation for both parties.

There are also other helpful resources in OCONUS communities. It may just take more time and effort to locate them and begin to build collaborative relationships. Community resources generally fall into three groups:

- **Host nationals interested in acculturation**

These are volunteers who are interested in helping Americans understand the culture and traditions of the area. They can also provide practical lessons in shopping and the local economy.

- **Host national professionals with good English**

There are financial professionals, lawyers, counselors, and other service providers who have trained in the U.S. and speak English. You can often find information about them through professional societies and associations.

Collaborating With the Local Community (Continued)

■ **Americans living abroad**

Wherever Americans live abroad in large numbers, there are also English-speaking service providers. In the Tokyo area, for example, there are more than 30,000 American residents—many of whom are service providers. They may be employed or contracted by U.S.-based multinational corporations, but they can still be an asset, a way to expand resources in the community. You can find information about these professionals from the local American chamber of commerce or the Commercial Attache at the American Embassy or Consulate.

■ **Community organizations**

Although community organizations were listed previously in this section, the following are those most likely to be available at OCONUS sites:

- Consumer Credit Counseling Services
- Social Services
- WIC
- Food Stamp Program
- University/community college extensions
- NMCRS
- ARC
- Navy Federal Credit Union

EVALUATING EFFECTIVENESS

Now that we've explained community interaction and given you some tips about networking and building collaborative relationships, how do you evaluate your efforts? It's very difficult to evaluate your effectiveness at community interaction. Building relationships is a very subjective thing, and it's hard to measure quantitatively.

With these limitations in mind, here are two ideas on how to evaluate the effectiveness of your community interaction:

- Encourage feedback from the people you network with and other programs you collaborate with. Do they feel everyone is gaining something from the relationship? Do they value the relationship? What could be done to make the relationship better?

EVALUATING EFFECTIVENESS (Continued)

- Use an evaluation form each time you network with a new resource in the community.



See *page A-92* in the *Appendix* for a sample networking evaluation form.



SUMMARY

In this section, two areas of community interaction were explained:

- Networking
- Collaboration

Networking and collaboration go hand-in-hand. The goal is to exchange information and to work together whenever possible.

The next section of the desk guide explains marketing.

PERSONAL FINANCIAL MANAGEMENT (PFM)

SECTION VI

MARKETING

July 1997



INTRODUCTION

Marketing is the process of conducting research on potential clients to determine the best way to inform them about your program. Marketing is done both on an FSC-wide level and for individual programs.

Marketing and program planning work hand-in-hand. The program planning process ensures that your services match client needs, thus driving marketing efforts. The data received from potential clients through marketing research are used to further refine program planning.

Effective marketing is crucial, because it doesn't matter how good a program's services are if potential customers don't know that these services exist. Marketing ensures that the target audience understands the program and has a positive perception of it. Marketing also motivates potential clients to come into the FSC and use the program when appropriate.

Marketing for all the core programs may be handled by the FSC as a whole, or you may be responsible for marketing Personal Financial Management (PFM). The tasks involved in effective marketing include:

- Organizing marketing resources
- Implementation of marketing
- Quality assurance and evaluation



FUNCTIONS OF MARKETING

Marketing has two related functions:

- To raise awareness about the program.
- To motivate people to use the program as appropriate.

The purpose of the first function, raising awareness, is to make people aware of PFM and its services.

FUNCTIONS OF MARKETING (Continued)

The second function, motivating people to actually use PFM, is sometimes called advertising. Advertising sells a specific product or service and calls the potential buyer to action. For example, you want to persuade members and spouses that a Money and Marriage presentation is valuable and that they should attend. You may also want to convince commands to refer people to the program's services and to continue supporting PFM with resources.

One of the key things to keep in mind when deciding how to market PFM is: Does the client want what you're trying to sell them? To answer that question, you have to know who your target audience is and what the needs are. Your program services must be designed in order to meet those needs. That's called program planning, and it's a broader program issue, as well as a marketing one.

ORGANIZING MARKETING RESOURCES

Thinking about the available resources is part of developing an effective marketing plan. Staff and financial resources may be limited, but creative thinking and building linkages to other Navy or community organizations can allow you to extend your marketing reach. Marketing resources break down into four basic categories:

- People resources
- Community resources
- Fiscal resources
- Physical/material resources

This part of the desk guide describes each of these resources and how best to organize them.

People Resources

Think about who might relay information about PFM and market it to others. There's you and the rest of the PFM staff, if there is one. Think beyond that. Wouldn't it be effective to get other people talking about your program? There are people out there that, by the nature of their work, touch and influence many other people. People who may be able to raise awareness about PFM include:

- FSC director/deputy director
- Other FSC program staff members

People Resources (Continued)

- Command Financial Specialists (CFSs)
- Commanding officers (COs)/executive officers (XOs)/command master chiefs (CMCs)
- Chaplains
- Navy Marine Corps Relief Society (NMCRS) budget counselors
- Ombudsmen
- Spouses in leadership roles
- Community leaders

Now think about people who offer you different skills. For example, do you know anyone who's good at graphics? Writing? Networking? Public relations? Video production? Planning special events? Suggestions include:

- FSC staff members who specialize in graphics
- The Public Affairs Officer (PAO)
- Key people at each of the installation publications (e.g., installation newspaper, FSC Plan-of-the-Day (POD), newsletter)
- The audiovisual specialist on the installation
- The person who handles printing on the installation

Now look beyond some of the more obvious connections. There may be other people with skills you need, such as:

- FSC staff members with skills beyond their current job (e.g., military members working in the FSC)
- Members of your family
- Friends

People Resources (Continued)

-
- Your clients
 - Employees of community organizations

Community Resources

Building external linkages to the community is a key task in marketing. Developing these contacts allows you to get your message out to a broader audience. Some useful community resources for marketing include:

- Other service providers
- Local community publications
- Local television/radio stations
- Locales/organizations where people gather regularly (e.g., hospitals, schools, retail stores, YMCA, health clubs, restaurants)

Organizing People and Community Resources

Plan to personally visit as many of the people and community resources listed above as you can, especially those who can raise awareness about PFM. Organize all the names in a rolodex or a computerized list. Some of these people you'll want to network with, sending them press releases and/or offering them briefings about your program. You may want to post information in the locales or organizations mentioned above as well.

Organize other names by the skill or service offered. For example, you could have rolodex cards, file folders, or computerized records with headings like "Graphics," "Public Relations," "TV Production," "Writing."

Fiscal Resources

Marketing must be done as cost-effectively as possible. Listed below are examples of items to be included in a marketing budget:

Fiscal Resources (Continued)

- Costs for collecting market research data
- Writing/design labor (whether done in-house or by a contractor)
- Printing costs
- Conference attendance/membership in trade or community associations
- Direct mail costs
- Audiovisual production expenses
- Costs for special events, giveaway items, or incentives

Even if you don't have money, someone else does. Think about the items listed above. Who has the kind of resources you need? Is there a way you can access those resources?

Physical/Material Resources

There are also physical and material resources needed for effective marketing. Examples of these are:

- Telephone, fax, and autovon
- Copier or use of copier
- Dedicated computers and software
- Office supplies

Having a general idea of available resources will help you develop a realistic marketing plan. And once you have a marketing plan, you can begin obtaining and organizing the specific resources you need.

IMPLEMENTATION OF MARKETING

Like program planning, effective marketing requires research and planning. There are three steps in doing marketing:

- Conducting market research
- Developing a marketing plan
- Implementing the marketing plan

Conducting Market Research

From your program planning, you'll know a lot about your potential clients, also called your target audience. But designing effective marketing that will reach them demands that you find out more—that you conduct market research.

The first step is to define what you are researching and what you need to know. Listed next are the kinds of questions to be answered to develop a marketing plan. Think of these as the “4 Ps” of market research:

PRODUCTS

- Does your program and its services match your clients' needs?

Although this is really a program planning question, it has critical implications for marketing. If you find that your clients don't want what you're trying to sell them, then you have two choices: modify the product or attempt to modify their awareness or perceptions of the product. If you decide to modify the product, that's an example of how market research affects program planning. If you attempt to modify awareness or perceptions, that's marketing.

- Do your potential clients understand what kind of services you offer?

For example, in one focus group at an FSC, participants believed that PFM was geared more to members with families, that it offered nothing for the single service member. It's crucial to be very clear in your marketing message about your program's purpose, who it serves, and the types of services offered.

- What do your potential clients want and/or need to know about the program in order to make a decision to use it?
- How do your potential clients currently perceive your products and services?
- Are there any psychological barriers discouraging use of the program? (e.g., Do potential clients think that using this program makes them look weak or affects their career negatively? Are they concerned about confidentiality?)

Again, this information will overlap with data already gathered for program planning.

Conducting Market Research (Continued)

PEOPLE

- Who is your primary target audience? Members? Spouses? Commands? Retirees? Is there more than one target audience?

Again, this demographic information will overlap with the data gathered during the program planning process. Any new or additional information can be used to refine program planning.

- How does/do your target audience(s) get information? From installation newspapers? Fliers? Newsletters? Word-of-mouth?

PLACE

- Where's the best place to offer your services? In the FSC or in some other place closer to potential clients?
- What's the best time of day to offer your services?

Again, the answers to these questions will overlap with the information gathered during the program planning process and can be used to refine your program planning.

- Are potential clients able to find the FSC? Is there enough parking? Are the entrance and reception area welcoming to them? Are there any other physical barriers that are discouraging their use of the program?
- Do your clients feel welcomed by the staff? Do they feel they are receiving good customer service?

If your research shows that your clients do feel welcome, then good customer service is something to stress in your marketing message. If the perception is that customer service needs to improve, then you need to improve it, and you need to emphasize to your clients these attempts to do better in your marketing. Again, improving customer service by whatever means (e.g., giving more training to staff) is a larger issue than marketing.

Conducting Market Research (Continued)

PRICE

- How do your potential clients perceive the whole “price” issue (e.g., that the program is free)? Is this a selling point for them? Or do they perceive the service as less valuable?

Price is a difficult concept in terms of FSC programs. In a way, it's a selling point that these programs and services are free. However, some people feel that customers devalue services for which they don't pay. Your clients' perceptions will drive how you address this issue in your marketing. For example, you could say that services are “provided to you at no cost by your command,” or that services are “part of your Navy benefits package.” Or you can approach the topic by looking at what these same services would cost in the civilian community and talk about the savings for service members and their families.

The answers to these questions are needed to develop an effective marketing plan. Asking these questions is called market research. The following pages will explain:

- Methods of market research, or how to collect the data
- Methods of data analysis

Methods of Market Research—Data Collection

The methods for conducting market research are the same as the ones used in a needs assessment. These methods include:

- Review of pre-existing data
- Focus groups
- Surveys
- Interviews

Review of Pre-Existing Data

Reviewing data that have already been gathered about your target audience is a good starting point in market research. It's inexpensive and can save you time and effort. Sources of information for this review include:

Review of Pre-Existing Data (Continued)

- Marketing studies done by other FSC programs
- Marketing data from community and consumer agencies that also serve your customers
- Marketing studies from businesses that also serve your customers (e.g., retail stores, realtors)
- Demographic studies of installation or Navy-wide populations
- Demographic or marketing studies conducted by the local chamber of commerce

Although reviewing pre-existing data is certainly a necessary first step, be aware that past studies may be dated, and you may have to confirm or negate old findings based on new research.

Focus Groups

A focus group is a data collection method where a group of people is assembled to acquire information regarding a particular topic. For example, you might gather a group of enlisted personnel's spouses as a target audience to find out how they perceive PFM. A focus group will give qualitative rather than quantitative results. It's a very useful marketing tool because it can give program managers a better "feel" for the target audience.

A typical focus group consists of five to nine people. The group works with a person called a moderator or facilitator to express opinions and attitudes about the topic discussed. A typical session runs from 1 to 2 hours.

Here are the kinds of questions you might ask a focus group (or issues you might discuss):

- How do you currently perceive the programs PFM offers?
- PFM has the following benefits (list them). Which of these is the most important to you?
- What information would you need about PFM in order to make a decision about using it?
- Describe the services you think PFM offers.
- Describe your last experience attending a PFM class or going to financial counseling.

Focus Groups (Continued)

- What would discourage you from using PFM?
- How do you currently receive information about Navy programs and services?

These questions/issues may not be applicable for every group; they should be developed based on what you're trying to find out from the group.



See *page II-15 in Section II* for more detailed information about focus groups.

Surveys

Surveys are a convenient method for gathering data from large target audience groups and can provide complete data on exact questions. Survey forms can be completed by the individuals surveyed or filled in by an interviewer asking survey questions.

Topics on a market survey include:

- Demographic information on the target audience
- Current knowledge of PFM and desire to learn more
- Current perceptions of PFM
- Current use of PFM
- Preferred sources of information (e.g., word-of-mouth, newspapers)
- Physical or psychological barriers influencing use of PFM

Page A-17 in the *Appendix* is an example of a survey used for needs assessment. To adapt this survey for market research, you could add questions like the ones in the example on the next page.

SAMPLE MARKET SURVEY QUESTIONS

1. Listed below are a number of statements about the Personal Financial Management (PFM) program at the Family Service Center. This section asks for your feedback on whether these statements are accurate. Using the rating system below, circle the number or symbol that best represents your answer to each question.

?	1	2	3	4	5
Don't Know	Definitely Disagree	Somewhat Disagree	Neither Agree Nor Disagree	Somewhat Agree	Definitely Agree

- a. I know enough about the services and benefits offered by PFM to make an informed decision about whether to use the program.

? 1 2 3 4 5

- b. PFM staff members are courteous and prompt.

? 1 2 3 4 5

- c. Using PFM has no negative effect on a service member's career.

? 1 2 3 4 5

2. How do you hear about the PFM program and services that you or your family might need?

- | | | |
|--|--|---|
| <input type="checkbox"/> I don't hear anything | <input type="checkbox"/> Friends/neighbors | <input type="checkbox"/> Radio |
| <input type="checkbox"/> Installation newsletter/
newspaper | <input type="checkbox"/> Local newspaper | <input type="checkbox"/> Installation command |
| <input type="checkbox"/> Television | <input type="checkbox"/> Coworkers | <input type="checkbox"/> Fliers |
| <input type="checkbox"/> Spouse | <input type="checkbox"/> CFS | <input type="checkbox"/> Chaplain |
| <input type="checkbox"/> Ombudsman | <input type="checkbox"/> Plan-of-the-Day/Week | <input type="checkbox"/> Other (Please explain) |
| | <input type="checkbox"/> Installation bulletin
boards | _____ |

Surveys (Continued)

Although surveys provide solid, quantifiable data, the response rate is often low. You can increase the response rate by offering a small incentive to people for completing the survey.



For more information about choosing the size of the sample and writing survey questions, please see *pages II-13 to II-15*.

Interviews

Interviewing is relatively inexpensive and easy, and it's one of the most effective ways to collect data from influential target audience members like COs, XOs, and CMCs.



For more information about using interview data, writing interview questions, and conducting interviews, please see *pages II-18 to II-20*.

Methods of Data Analysis

Once all of the market data are collected, the next step is to analyze the data. This analysis should answer all of your original market research questions (i.e., the “4 Ps” of market research).

Analysis of your market research data, along with the information already gathered for program planning, will become the foundation of your marketing plan for PFM.



For more information on how to analyze data, please see *pages II-20 to II-24*.

Checking Market Research and Data Analysis for Accuracy

Nearly every assumption and decision you make in your marketing plan will be based on the market research data. Therefore, it's crucial to ensure that the data are accurate by:

- Using multiple methods of collecting data and seeing whether different methods confirm previous findings.

Checking Market Research and Data Analysis for Accuracy (Continued)

- Collecting data from a large enough sample of your target audience.
- Making sure you have a representative, random sample of your audience.

It's also important to check the accuracy of your research data over time. You'll want to conduct new market research every 12 to 18 months to answer questions like these:

- Have your target audiences changed?
- Do your potential clients have different needs?
- Are your potential clients still getting information from the same sources? Are there new sources?
- Are your target audiences more aware of PFM?
- Are your target audiences using PFM? Are new services needed?

You can also check your findings more often in a less formal way. Use briefings, meetings, and conversations as an opportunity to ask knowledgeable people about their perceptions of your target audiences.

Checking your market research and data analysis for accuracy will help ensure a sound marketing plan.

Developing a Marketing Plan

Once you've completed market research and data analysis, you're ready to begin your marketing plan. In developing a marketing plan, you're deciding what kind of message you want to send to your target audience and what is the best medium for sending it. There are five steps in developing a marketing plan:

- Setting marketing goals and objectives
- Developing the message(s)
- Choosing the medium
- Setting schedules
- Getting approval

Each step is explained on the pages that follow.

Setting Marketing Goals and Objectives

The first step in developing a marketing plan is to define goals and objectives. As you begin to do that, you'll have to decide how to "position" your program. Positioning means defining your program, or product, both in terms of the clients you serve and your competitors.

Your program can be positioned in a number of ways, by:

- Attributes—PFM offers educational programs and financial counseling.
- Price/quality—PFM offers value to service members and families, in comparison to what these same services would cost in the civilian community.
- Competitor—Agencies in the community may offer similar services, but the PFM staff understands the Navy and the financial challenges service members and families face.
- Application—PFM empowers families to prevent or resolve financial problems.
-OR- PFM supports the CFS by providing additional training, information on community resources, networking opportunities with other CFSs, and consultations on financial counseling cases.
- Product user—PFM serves commands, CFSs, service members, and family members. Your marketing to each audience will be a little different, and you'll need to decide which is the most important target audience. (Your program can't be "all things to all people.")
- Product class—PFM is one of the Family Service Center's core family support programs.

Your goals and objectives will be based on the decisions you make about positioning. A goal is what you want to do or accomplish, and it's stated in general terms. Do you want to increase awareness of PFM? Increase support for PFM? Increase the number of people using PFM? These are all examples of goals.

Your goals may also be based on what you discover from your market research questions (i.e., the "4 Ps"). For example, you might want to change the perception about financial counseling. Issues like this can become marketing goals.

Setting Marketing Goals and Objectives (Continued)

Objectives define the criteria by which the goal will be reached. They answer the questions: What do you want to happen, and how will you know when it does? Objectives are more specific and indicate how progress will be measured. Here are some examples of goals with their accompanying objectives:

GOAL:	To increase command support of PFM.
OBJECTIVE:	To increase the number of requests for command General Military Trainings (GMTs) by 10 percent over the next 12 months.
GOAL:	To increase awareness of PFM.
OBJECTIVE:	To increase the number of members aware of PFM by 5 percent, as indicated by interview data, over the next 6 months.

Be realistic when setting your goals; pick those that you think are reasonable to achieve. For example, prioritize PFM's multiple target audiences and develop individual targeted marketing efforts accordingly. Don't try to be all things to all people.

If you tackle too much in your marketing, then you raise expectations that can't be fulfilled. In other words, you market beyond your ability to serve your customers. On the other hand, if you do too little, then your efforts may go unnoticed.



For more information about how to set goals and objectives, please see *pages II-24 to II-27 in Section II*.

Developing a Message

The second step in developing a marketing plan is to develop a message. A marketing message positions the product in the mind of the potential customer. It is a concise capsule of whatever you want to tell your target audience; usually, it's your program's purpose and its services. The message is like an underlying theme in all your marketing pieces, whether or not it's stated directly to the target audience.

All the market research and analysis pays off in the development of this message. From your market research and analysis, you'll know what concerns, perceptions, or issues your target audiences have about PFM (i.e., the "4 Ps"). The marketing message allows you to address those concerns, perceptions, and issues. You'll take all you know about your different target audiences and decide what to tell them about PFM and how to tell them.

Developing a Message (Continued)

How you craft this message is dependent upon the target audience. For example, your message to COs about PFM is likely to be very different from your message to members.

To be effective, your marketing message should take into account the following questions:

- What concerns, perceptions, or issues need to be addressed?
- What's in it for the target audience? What's the benefit?
- What do I want the target audience to do or feel after hearing this message?
- What kind of information does the target audience need to do or feel that?
- What information does the target audience need about how to access the service?
- What kind of tone is appropriate for this target audience? Formal? Informal? Full of details or full of feelings?

Below are marketing messages for PFM that address different target audiences.

TARGET AUDIENCE	MARKETING MESSAGE
Service Members ⁴	Learn how to solve the financial problems that are dragging you down.
CFSs	PFM—offering you training, support, and networking opportunities
Commands	PFM helps prevent or resolve the financial problems that are distracting members from the mission.

When developing your marketing messages, never overstate what PFM has to offer. It's better to give your potential clients realistic expectations instead of disappointing them when the program can't deliver what the marketing promised.

⁴Keep in mind that you may develop different messages within this service member category (e.g., a separate message aimed at officers, enlisted, retired, and so on).

Choosing the Medium

Now that you've developed a basic marketing message for your target audience, the next step is to decide the best way of delivering that message. Again, your market research should help you answer this question: How does your target audience prefer to get information?

The way a message is delivered is called the medium. The choice of a medium determines how you develop the content material. You may have to use different media for several different messages or the same message with different media. Below are some examples of different ways to deliver a marketing message:

- Direct personal contact from you and your staff with members of your target audience. Examples of this direct contact include:
 - Networking
 - Attending briefings and conferences
 - Correspondence
 - Promotions
- Print materials, such as:
 - Articles and ads in installation and community publications
 - Posters
 - Brochures
 - Fliers
 - Direct mail
- Audiovisual materials, including:
 - Radio/television spots
 - Video programs

Working in all of these media is explained in more detail in the information that follows.

Selection Criteria

Here are some criteria for selecting a particular medium:

- Is the medium appropriate for the message? If you have a lot of detailed information to impart, a poster is probably not a good choice of medium. A brochure that potential clients take with them may be more appropriate.
- Is the medium appropriate to the audience? Let's say you want to develop a handbook describing available workshops and classes. Is your target audience made up of readers? If not, is there a more visual way to present this information?
- Is the medium cost-effective? For example, it costs nothing to put messages up on an existing FSC or installation marquee sign. However, if your target audience never passes by that way to see the sign, it gains you nothing, regardless of the cost or lack thereof.
- Is the medium within fiscal, staff, and time allowances? Producing a quality television spot on film about PFM may attract a lot of attention, but it's probably outside of your budget. You have to be financially and technically able to produce the marketing piece.

Sample Marketing Plan

So far in the process, you've articulated your marketing goals and objectives and developed an underlying theme or message for each target audience. You've also chosen one or more ways to get these messages out to the target audience. Below is a sample of what an excerpt from a larger marketing plan might look like.

MARKETING PLAN	
Goal:	To increase command requests for GMTs
Objective:	To increase the number of command requests by 10 percent over the next 12 months.
Target Audiences:	COs, XOs, CMCs
Message:	This program enhances operational readiness by helping to prevent or resolve service members' financial problems.
Media:	Direct contact, print materials (brochure and articles).
Tasks:	Develop briefing for CO and XO. Develop brochure to leave behind after briefing is over. Conduct briefing. Write articles for installation and FSC newsletters, linking PFM services to operational readiness.



See *page A-93* in the *Appendix* for a blank form that you can use to develop your marketing plan.

If possible, test some of your messages and the media you've chosen on your target audience. One way of doing this is to hold a focus group to get reactions to the messages and media.

Setting Schedules

The next step in developing a marketing plan is to establish when and how often the tasks in your plan will be performed. Here are a few things to keep in mind:

- Do marketing regularly; build momentum by establishing cycles for doing direct mail, distributing fliers, etc.
- Tie marketing activities to other special events on the calendar (e.g., shopping for the holidays, National Consumer's Week).
- Don't market a service before it's available.

In addition to specifying when and how often these marketing tasks must be completed, also note who is responsible for getting them done.

Getting Approval

The last step is to get approval for the marketing plan. Work with the FSC director and deputy director to get their input and approval. In addition, you may be working with other FSC programs on joint marketing efforts, and all of you need to be involved in the approval process. (One example is the recognition of Military Spouse Day.)

If your marketing plan involves organizations in the community, other installations, or other FSC programs, be sure to involve them in the planning and get their support/approval as necessary. The installation PAO can advise you on necessary clearance channels and may have to approve all or parts of your plan.

The next part of the desk guide explains how to implement your plan, with some tips and guidelines on different types of marketing.

Implementing the Plan

The information below describes tips and techniques on how to handle day-to-day concerns in different types of marketing efforts. The areas covered include:

- Direct contact/public relations
- Print media
- Audiovisual media
- Promotions

Direct Contact/Public Relations

Directly contacting your target audiences to inform them about PFM is also called public relations. Public relations is a day-to-day effort—very important, but difficult to schedule in your marketing plan.

This direct contact is especially crucial with key members of target audiences, who can give you financial support, materials, even referrals to PFM. They can raise awareness about your program and support in the audiences they influence. These key people are:

- COs
- XOs
- CMCs
- CFSs

Depending upon the audience you want to reach, other key people for you to contact could include:

- Ombudsmen
- Command career counselors (CCCs)
- NMCRS budget counselors
- Members on a Quality of Life (QOL) task force or team
- Spouses in leadership roles
- Community leaders/providers of services

There are a number of ways to make direct contact with these people, including:

- Personal networking
- Briefings
- Attendance at conferences
- Personal correspondence

Each of these methods is discussed on the following pages.

Personal Networking

Personal networking is the most basic and important public relations activity. The aim is to establish relationships with key target audience members. Networking involves meeting with them, sharing the latest developments, receiving feedback, and thanking them for their support. Here are some networking tips:

- Work with your FSC director and deputy director to determine who is responsible for maintaining which relationships with key target audience members (e.g., CO, XO).
- Establish a record (file card or computerized) of the key audience members you've contacted, what was discussed, any follow up that was required, and when it was completed. Also include notes about the person's special interests.
- Make sure that you have business cards that you can leave behind.
- Watch for newspaper articles, cartoons, or other items of interest to those key people. Send the item(s), along with a handwritten note and business card.
- Sponsor an "open house" event to do a special briefing of key target audience members, and issue personalized invitations.
- Find ways to thank people, either personally, in writing, or publicly, for their support and help.

Briefings

Briefings are prepared presentations about PFM to key target audience members. Briefings can help you gain political support, build referrals, and increase requests for command-sponsored training. Briefings are also an opportunity to disseminate your marketing message and up-to-date program information. Tips on briefings include:

- Conduct briefings in small groups for greater impact.
- Provide written materials for participants to take with them for later reference. Package them in an attractive, well-organized way. Use graphics whenever possible for visual interest.
- Keep the presentation concise (no more than 20 minutes). Leave time for questions and answers.

Briefings (Continued)

- Hold the briefing in a comfortable, functional room, whenever possible.
- If more than one person will be giving briefings on PFM (e.g., FSC director, deputy, program staff), develop a set of overheads and a script to keep the message consistent.

Conferences

Attending conferences is another form of public relations. Attendance allows you to raise awareness about PFM, disseminate information, and build credibility. Conferences may be sponsored by: Navy activities/service providers, community groups, the chamber of commerce, professional associations, etc. Here are some guidelines on using conferences as a marketing opportunity:

- Seek out invitations to the appropriate conferences and get your name on the mailing lists. (Your CO may be a member of the local chamber of commerce and may be able to get you an invitation.)
- Volunteer to speak on pertinent topics.
- If possible, set up a literature table, display, or information booth. At a minimum, bring brochures or fliers to distribute, along with plenty of business cards.
- Review the attendance roster for key individuals. Seek out the individuals and introduce your program, following up personally after the conference.
- Use the attendance roster as a source for new names for the mailing list.

Personal Correspondence

Writing to key target audience members is an efficient, cost-effective means of maintaining the relationship. Here are some tips:

- Maintain an updated mailing list (print or computerized) of key target audience members. Make sure you can access the address on the computer by subgroup (e.g., commands, community groups, professional associations).

Personal Correspondence (Continued)

- Use personal correspondence to thank people, as a networking follow up, or as updates on issues of concern to the individual.
- Organize your personal correspondence files by the person contacted. Keep track of dates in order to maintain regular communication.

Print Media

Different types of print media may be used both to raise awareness about PFM and to sell a particular product or service. Some examples of print media are:

- Installation publications
- Community publications
- Direct mail
- Other print media (e.g., posters, fliers, brochures)

The information below explains how each of these media can be used.

Installation Publications

Installation publications can be used to publicize short news items or announcements, as well as longer feature stories on successful program activities or participants. Types of installation publications include:

- Installation newspaper
- FSC newsletter
- Ombudsman newsletter
- Newsletters of other Navy activities/service providers
- Plan-of-the-Day/Plan-of-the-Week (POD/POW notices)
- In-house newsletters or other communications for different commands

Select the publications based on your market research (i.e., the publications your target audience is most likely to read). Some tips on using installation publications include:

- Work with the installation PAO. This person is a wonderful resource for suggesting other publications or for helping you with questions about appropriate style and format.

Installation Publications (Continued)

- Contact publishing personnel for each of these publications to find out their requirements for length, style, deadlines, etc.
- Maintain ongoing relationships with publishing personnel. Send regular press releases featuring your program, its successes, and other program-related information. Include your name and phone number in case the publication wants more information.
- Whenever possible, tie your press releases to events occurring nationally (e.g., the increasing popularity of the Internet) or Navy-wide. Your press releases are more likely to be printed if they are tied to larger events.
- Don't forget about the POD/POW. Write short tips and facts that relate to the program. Keep them upbeat for greater appeal.

Community Publications

Community publications reach a broader audience that includes not only Navy members, but also potential resources (e.g., other service providers) as well. Here are a few examples of community publications:

- City and county newspapers (feature, classified, and business sections)
- Local trade papers
- Community association newsletters

Because these publications reach a broader audience, it's often more difficult to successfully place items. In order to be published, your story has to have relevance for the whole community, not just the Navy installation. Of course, if your installation is located in an area with a large retired Navy population, then making your story of interest to the community is much easier. In any case, always tie your program information to what's happening in the local area. Here are some topics that have relevance to a larger community:

- Tax tips
- Surviving the holidays financially
- Consumer tips; how to avoid being ripped off.
- Buying a home

Community Publications (Continued)

Again, it's important to build and maintain relationships with key personnel for each publication. Work with them to find out their publication specifications. Some other tips include:

- Invite them personally to attend program events.
- Place community publications on your press release mailing list. Mail them press releases regularly and follow up later by phone. Offer to put their material in your publications if relevant.
- Make sure reporters know you're available for an interview. One way to do that is to call them after you've sent a release on a hot item, offering an interview.

Developing an ongoing relationship with community publications is an investment of time. You'll have to evaluate whether that investment is cost-effective, based on how much you want to target audiences in the local community.

Direct Mail

Another type of print media is direct mail. These mailings are sent directly to your target audience and can be used to announce program news, upcoming events, and program successes. Here are some tips for using direct mail:

- Maintain an updated, computerized mailing list of target audience members.
- Send direct mail regularly, at least quarterly.
- Match the style and tone of the mailing to your target audience's likes and needs.
- In general, direct mail should be two pages or less, presented in an easy-to-read format, and personally signed.

Other Print Media

Other print media, such as posters, fliers, or brochures, can also be distributed to target audience members. Posters are often used to raise awareness about the nature of a program, while fliers and brochures offer more details about program services. Some guidelines for print media are:

- Keep these materials short, easy-to-read, and visually appealing.

Other Print Media (Continued)

- Distribute materials wherever Navy members and families tend to be, such as: commands, clinic waiting rooms, information racks at Bachelor Officers Quarters/Bachelor Enlisted Quarters (BOQ/BEQ), Housing or Personal Support Detachment (PSD) barracks, laundry rooms, commissaries, exchanges, and childcare centers.

Audiovisual Media

Audiovisual media can include:

- Radio
- Audiotape
- Slides
- Videotape
- Television
- Multimedia, including materials on the computer and communication via the Internet

Generally, it's much more expensive to develop quality audiovisual materials, and they're usually harder to distribute effectively. Weigh any marketing benefits against the cost.

When you're using radio or television, you're representing the Navy to the public, so you must work with the PAO and get his/her approval first.

Radio

Radio is probably one of the least expensive audiovisual formats. You can write public service announcements (PSAs) that advertise PFM services. If your installation has its own radio station, then it's likely that they will be willing to record and play your PSA. You may even be able to participate in any radio news or talk show programs that they have.

However, if you're trying to publicize PFM on a local community radio station, then you face the same issues as with community publications. Your PSA or topic for a talk show has to be of interest to the whole community. Be aware also that running PSAs is a public service, bringing in no revenue for the station. Because of that, stations tend to run PSAs mostly during the early morning hours. Given all that, some tips for using radio appear on the following page.

Radio (Continued)

- Work with the installation or local community station to find out their requirements on length and format for PSAs. Develop a simple, concise script based on those requirements.
- Find out from local radio stations if their personnel will record the message on premises. If not, find a staff member or volunteer with a clear, pleasant speaking voice and locate a local recording studio to do the job. (It doesn't hurt to ask if they'll do it pro bono, but certainly don't count on it.)
- Make copies of your tapes and send them to key staff people at the local stations.
- For tips on participating in radio news programs or talk shows, see the information that follows regarding Television.

Television

PSAs can also be produced on film or video to run on shipboard closed circuit television (CCTV) or community television stations. However, the costs of producing a quality PSA are quite high, and again, distribution can be a problem. Consider that CCTV only reaches shipboard sailors. And if you create a PSA for local television, it has to be of interest and relevance to the whole local community; otherwise, the station is unlikely to run it. Even if a local station does agree to do it, television stations, like radio, usually broadcast PSAs in the early morning hours. For tips on producing your own PSAs, see the section on Video that follows.

Another marketing option is to participate in local television news programs or talk shows. When you appear as a spokesperson for PFM or as a subject-matter expert, you raise awareness about PFM and build its credibility. Here are some tips:

- Send your business card to local talk show producers, along with a letter describing several interesting topics on which you can speak. Again, make the topics relevant to the whole community, or tie them in to related recent news items. Follow up with a personal call.
- Make sure talk show producers are on the press release mailing list.
- Establish relationships with local television reporters whose beat might include issues related to your program. Do this by sending them a letter and business card explaining your program, your areas of expertise, and suggested story ideas.

Television (Continued)

- Whenever something new, interesting, or successful happens with community-wide interest, contact local television reporters with story ideas.

As with radio, pursuing these ongoing relationships requires an investment of time.

Video

Another type of audiovisual media is video, created specifically for PFM and distributed on the installation. Again, the costs for producing a quality presentation are fairly high, and you should consider this only if the product has multiple uses. For example, a 5- to 10-minute video about PFM and its services could be used in briefings, indoctrination (INDOC) presentations, GMTs, or for continuous loop showings at commissaries and exchanges. Tips for producing a video include:

- Have a definite goal in mind when writing the script (or contracting someone else to write it). Who is the audience? And what do you want them to do or feel after seeing the video?
- Locate someone with media production experience. Writing a script, shooting the footage, and editing the final program all require specialized skills and equipment. Resources for finding the right person or company include: your program client list, the PAO, the A/V person at your installation, or community advertising agencies. In addition, local television stations and colleges with communications programs often offer production services.
- Choose a production company that is asking the right questions, such as who the audience is, what your goal for the video is, and how you plan to use the finished program. Ask to see samples of their work. Be sure you're going to get a quality product.
- If your video calls for using "real-life" people, get appropriate clearances from the individuals involved or from their commands.
- All these guidelines also apply if you're producing a slide show with an accompanying audiotape or multimedia presentations for the computer.

Promotions

The last type of marketing to be covered is promotions. Promotions increase the program's visibility among its target audiences. Ideas for different promotions include:

- Special events
- Giveaways
- Incentive programs

Special Events

Special events bring in people for a learning experience, while at the same time enhancing the program's image. Ideas for special events include open houses, sponsored picnics, or collaborative activities with other Navy programs and services. Here are some tips for developing special event programs:

- Create events that will involve the whole family in order to increase attendance.
- Publicize the event with press releases and inform local radio and TV stations (if the event has relevance to the local community).
- Make sure you have ample PFM materials to distribute.
- Defray labor and expenses by co-sponsoring the event, when possible, with other activities/service providers.

Giveaways

Giveaways are free items distributed to target audience members that will remind them of PFM. They can be given away at special events or during personal networking. These items can be emblazoned with the program's name, phone number, and other pertinent information (e.g., hours of operation, short tag line explaining the purpose of PFM). Ideas for giveaway items include:

- Pencils/note pads
- T-shirts
- Shopping bags distributed through the commissary and exchange
- Refrigerator magnets
- Coffee mugs

Giveaways (Continued)



Depending upon your FSC, you may or may not be able to produce giveaways. Check with the FSC director for guidance on this issue.

Incentive Programs

Incentive programs offer something to target audience members in exchange for their attendance at a PFM event. Incentives raise awareness about PFM and may increase its attractiveness to potential clients. Incentives are usually offered for a limited time and may be designed to appeal to each target audience. They must be publicized in order to be effective. Ideas for incentives include:

- A reception with refreshments offered after a workshop
- Distribution of coupons to be used elsewhere on the installation
- Clients bringing their friends to a workshop in exchange for giveaways

This part of Section VI dealt with effective marketing. It covered:

- Conducting market research
- Developing a marketing plan
- Implementing the marketing plan

The next part covers quality assurance and evaluation.

QUALITY ASSURANCE AND EVALUATION

This part of Section VI discusses how to ensure quality in your marketing and how to evaluate marketing for its effectiveness.

Quality Assurance

Quality assurance is more than just evaluating your marketing results; it's striving for quality in every part of the marketing process. Even as you're going through the steps of conducting your market research, developing your plan, and implementing it, you should be asking yourself whether everything is being done correctly.

Quality Assurance (Continued)

The following factors come into play when you're trying to ensure quality:

- Product standards
- Timeliness
- Cost in dollars and time

Let's look at some examples of quality assurance. For instance, if you're developing a marketing plan, quality assurance means making sure the market research and data analysis are accurate. You would also want to take steps to make sure the plan was completed on time, according to schedule.

Or, let's use developing a survey as an example. Quality assurance means that you act to ensure standards. In other words, there are no mistakes in your survey. It asks the right questions, there are no typographical errors, and people can understand it.

Evaluating Marketing Effectiveness

In addition to ensuring quality, it's also important to measure the effectiveness of your marketing efforts. Effectiveness can be measured by whether or not you meet your marketing goals.

For example, let's say one of your marketing goals was to increase command referrals by 10 percent over the next 6 months. First of all, you'd have to know what your command referrals were, as a starting point for comparison. Then you'd have to devise a way of tracking the number of command referrals over the next 6 months. Your tracking method might be a form your clients fill out when they are ready to leave, which includes the question, "How did you hear about this program?" "Command referral" can be one of several possible responses. This question can easily be incorporated into any other evaluation form used to measure customer satisfaction. On the next page is a sample question to get data about how many command referrals are being made.

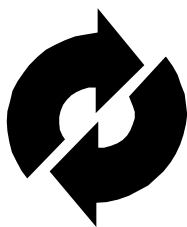
Evaluating Marketing Effectiveness (Continued)

Where did you find out about this program? (Please check one.)	
<input type="checkbox"/>	Command Referral
<input type="checkbox"/>	Command Financial Specialist
<input type="checkbox"/>	Installation Newspaper
<input type="checkbox"/>	FSC Newsletter
<input type="checkbox"/>	Word-of-mouth
<input type="checkbox"/>	Other (Please explain)
<hr/>	
<hr/>	

If you track the number of command referrals you receive, and they increase by at least 10 percent over 6 months, then the marketing methods used to achieve that goal were effective. You should be able to evaluate all of your marketing efforts in terms of whether you were able to meet the overall marketing objective. (If you can't measure or track your results, then there's something wrong with the objective.)



Review *pages II-24 to II-27* in *Section II* for more information about setting goals and objectives.



SUMMARY

This section of the desk guide presented the three tasks involved in effective marketing:

- Organizing resources
- Implementation of marketing
- Quality assurance and evaluation

PERSONAL FINANCIAL MANAGEMENT (PFM)

APPENDIX

July 1997

PERSONAL FINANCIAL MANAGEMENT (PFM)APPENDIX

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OPNAVINST 1740.5

OPNAVINST 1740.5
OP-150
6 November 1990

DEPARTMENT OF THE NAVY Office of the Chief of Naval Operations Washington, DC 20350-2000

OPNAVINST INSTRUCTION 1740.5

From: Chief of Naval Operations
To: All Ships and Stations (Less Marine Corps field addresses not having Navy personnel attached)
Subj: PERSONAL FINANCIAL MANAGEMENT EDUCATION, TRAINING AND COUNSELING PROGRAM
Ref: (a) MILPERSMAN 6210140
(b) DOD Directive 1344.9 of 7 May 79 (NOTAL)
c OPNAVINST 1500.22D
(d) SECNAVINST 5211.5C
(e) OPNAVINST 1754.D
(f) SECNAVINST 1740.2D
(g) Memorandum of Understanding between Navy Relief Society /Department of the Navy dated 17 July 90 (NOTAL)
(h) CNETINST 1510.1E
(I) CNETINST1500.1C
Encl: (1) Command Financial Specialist (CFS) Qualifications, Functions and Training
(2) Personal Financial Management Core Requirements for Command Training
(3) Specific Command and Staff Assigned Responsibilities
(4) Family Service Center (FSC)/Mobile Training Team (MTT) Personal Financial Management Program Responsibilities

1. Purpose. To establish a comprehensive Personal Financial Management (PFM) Education, Training and Counseling Program that emphasizes personal financial responsibility and accountability by providing basic principles and practices of sound money management, counseling tools and referral services. References (a) through (I) mandate specific programs, actions or requirements which are relevant to the PFM Program.

2. Background. Management of personal finances is presenting an increasing challenge to Navy members and their families. For some, the lack of basic consumer skills and training in how to manage one's finances set the stage for financial difficulty. The escalating cost of living in the United States and abroad, and the failure of military pay to stay abreast of price made worse by the prevalence of easy credit, high pressure sales tactics, clever advertising techniques and undisciplined buying. In many cases, resultant financial problems have had a serious negative impact on the Navy member and family, as well as a debilitating effect on unit readiness, morale, and retention.

3. Discussion

a. PFM is one of the focal points of the Personal Excellence Program. As described in references (a) and (b), the Navy member and the Navy jointly have a responsibility to address personal financial obligations. Members have an obligation to discharge their just financial debts and meet the financial needs of their families. The Department of the Navy is expected to promote sound financial practices, personal integrity and responsibility among its members.

OPNAVINST 1740.5 (Continued)

b. The PFM Program consists of three major elements: (1) financial education, (2) training and information, and (3) counseling. Fundamental financial management principles and skills will be introduced at officer and enlisted accession points. They will be reinforced at “A” schools and at the command or unit level. PFM counseling of individuals will be conducted initially by the division Leading Chief Petty Officer, division officer, or by a trained Command Financial Specialist (CFS).

4. Applicability and Scope. The provisions of this instruction apply to all active duty and reserve personnel. Each regular and reserve command having twenty five (25) or more active duty enlisted personnel shall have a trained Command Financial Specialist (CFS) to coordinate the program and to assist in providing financial information, training and counseling to command members. Commands having less than twenty five (25) active duty enlisted personnel are encouraged to have a trained CFS. All commands shall conduct PFM training and provide counseling. Enclosure (1) discusses the qualifications, functions and training of the CFS.

5. Policy. The Navy shall promote unit readiness, personal responsibility, reliability, morale and quality of life by providing knowledge, skills, and counsel to its members regarding sound personal financial management practices. Specifically, it is Navy policy to provide a continuum of training as well as information and counseling services regarding PFM. The components are:

a. Training

(1) Accession Training. Basic financial management concepts and skills will be provided at all enlisted and officer accession points. This information will be reinforced and further expanded at follow-on training such as “A” school for enlisted personnel and Division Officer pipeline training.

(2) Command level training. Training offered within commands will reinforce accession/pipeline training and introduce members to more advanced skills, concepts, and attitudes regarding personal financial management. The goal of this training will be to assist Navy personnel in establishing and maintaining sound money management techniques. This training will occur through division level and command training. Enclosure (2) provides a topic outline of minimum financial management core requirements for command PFM training. The subject matter for those topics is contained in the Command Financial Specialist Course Manual (NAVPERS 15608) provided to the CFS.

b. Information. Additional relevant PFM information will be issued or published in Navy internal media such as Captain’s Call, Navy News, All Hands Magazine, etc., to raise awareness, train and keep members advised of latest concerns and assistance.

c. Counseling and Referral Services. In order to help individual service members avoid financial problems and handle financial concerns, Leading Chief Petty Officers within the work center, division officers and the CFS, as appropriate, will counsel Navy members experiencing financial difficulties or seeking advice on personal financial management concerns. When warranted by severe or exceptionally complex financial problems, the command will refer such members to the financial counselor within the local Family Service Center (FSC), Navy Relief Society Office, Navy Legal Services Office, or other local institutions/resources offering counseling services.

OPNAVINST 1740.5 (Continued)

6. Action and General Responsibilities.

Specific responsibilities and duties in support of the PFM program are delineated in enclosure (3).

All Navy members shall become familiar with PFM Program policies, objectives, and assistance resources; use it in their own pursuit of personal excellence, and shall support their shipmates by sharing this information with those who need it.

J. M. BOORDA

Department Chief of Naval Operations
(Manpower, Personnel and Training)

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OPNAVINST 1740.5 (Continued)

OPNAVINST 1740.5
NOV 6 1990

COMMAND FINANCIAL SPECIALIST (CFS) QUALIFICATIONS, FUNCTIONS, AND TRAINING

1. Qualifications of the Command Financial Specialist. The Command Financial Specialist (CFS) shall function as the command's principal advisor on policies and matters related to PFM. Each command is required to have at least one; more can be appointed at the discretion of the commanding officer. The following qualification criteria apply:

- a. Must be an E-6 or above. In commands which lack anyone of that seniority, the commanding officer may assign any designee who meets all other criteria.
- b. Must be highly motivated and financially stable.
- c. Must have at least one year remaining in the command at the time of CFS course completion.
- d. Must successfully complete the CFS Training Course provided by designated Navy Family Service Centers using the CFS training manual. (NAVPERS 15608) dated 1 May 1990 or later (see Note 1).

2. Functions of the Command Financial Specialist. At the completion of formal training, the CFS shall be able to perform the following functions:

- a. Assist the command to establish, organize, and administer the command PFM program.
- b. Disseminate financial management information within the command through plan of the day notes, newsletters, etc.
- c. Maintain current PFM resource books, directories, references, and training materials for use in GMT, divisional training, and counseling and maintain liaison with the local FSC for updated PFM information.
- d. Present PFM training as part of the command GMT program and provide divisional PFM training as required.

Enclosure (1)

OPNAVINST 1740.5 (Continued)

OPNAVINST 1740.5
NOV 6 1990

- e. Provide basic PFM counseling to individual members of the command as requested.
- f. Maintain records of training, counseling conducted and counseling for referrals, and ensure confidentiality of counseling records under references (d) and (e).
- g. Refer members with serious financial problems to the appropriate resource or agency capable of providing necessary assistance and/or counseling, such as the Family Service Center, Navy Marine Corps Relief Society, Credit Union, Consumer Credit Counsel, etc. Ensure the individual is seen and counseled. Maintain contact with the individual and the resource/counseling agency to facilitate progress.

3. Command Financial Specialist Training Sites. Formal CFS training will be conducted at the following designated Family Service Centers and by the COMNAVSURFPAC Mobile Training Team:

LOCATION

NAS North Ireland, CA	NS San Diego (32nd St), CA
*NAS Jacksonville, FL	*NS Mayport, FL
*NAS Cecil Field, FL	*NSB New London, CT
NSA New Orleans, LA	NSA Naples, IT
*NS Rota, SP	NSB Bangor, WA
NS Pearl Harbor, HI	NAS Alameda, CA
*NS Charleston, SC	*/** NS Norfolk, VA
*NAS Oceana, VA	*NAB Little Creek, VA
NTC Great Lakes, IL	NAS Lemoore, CA
COMNAVSURFPAC MTT	

Note 1: Individuals who have documented completion of a five day CFS course since January 1987 at Family Service Centers marked with an *, meet all other qualifications and have been actively functioning as a CFS, will be considered qualified.

** Designated CFS Course Instructor training site.

Enclosure (1)

OPNAVINST 1740.5 (Continued)

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PERSONAL FINANCIAL MANAGEMENT CORE REQUIREMENTS FOR COMMAND TRAINING

1. Military Pay and Allowances
2. Direct Deposit System (DDS)
3. Checking Accounts/Automatic Teller Machines (ATMs)
4. Consumer Fraud, Misrepresentations, Advertising Gimmicks, and other Consumer Rip-offs
5. Personal and Family Budgeting
6. Savings Plans
7. Consumer Credit, Credit Cards, and Loans
8. Car Buying Strategies
9. Insurance, Supplementary Health Insurance
10. Legal Issues of Personal Financial Management
11. Letters of Indebtedness
12. Bankruptcy
13. Predeployment Financial Management

Enclosure (2)

OPNAVINST 1740.5 (Continued)

OPNAVINST 1740.5
NOV 6 1990

SPECIFIC COMMAND AND STAFF ASSIGNED RESPONSIBILITIES

1. Deputy Chief of Naval Operations (Manpower, Personnel, and Training) (OP-01), as program sponsor, shall establish Navy Personal Financial Management Program policy and liaison with the Department of Defense and other cognizant agencies.

2. Chief of Naval Personnel (CHNAVPERS) (PERS-00) through **The Director, Naval Personal Readiness and Community Support Division (PERS-6)** shall implement and coordinate the Navy PFM Program and as program manager shall:

- a. Coordinate implementation of PFM Program training with the Director, Total Force Training and Education Policy Division (OP-11) and the Chief of Naval Education and Training.
- b. Maintain program effectiveness and currency.
- c. Integrate the activities of all military and civilian personnel and organizations in support of the program.
- d. Provide guidance to all activities regarding implementation of program policy and plans.
- e. Develop personal financial education and training programs and materials.
- f. Develop and implement program publicity/marketing plans.
- g. Conduct periodic program evaluations.
- h. Designate training sites and approve establishment of Mobile Training Teams (MTTs) in concert with Echelon 2 commanders/area coordinators.
- I. Periodically review, update, and ensure standardization of the CFS training course presented at designated FSC training sites and by MTTs.

Enclosure (3)

OPNAVINST 1740.5 (Continued)

OPNAVINST 1740.5
NOV 6 1990

3. Director, Total Force Training and Education Policy Division (OP-11) shall designate the PFM Program as a topic in the General Military Training (GMT) program.

4. Commander, Navy Accounting and Finance Center (NAFC) shall:

a. Serve as a technical advisor to the PFM program manager and provide relevant technical assistance on financial training and training materials.

b. Recommend to the program manager supplementary PFM training and information materials.

c. In coordination with the program manager and Chief of Information (CHINFO), review and provide PFM information for inclusion in Navy internal media.

5. Chief of Naval Education and Training (CNET) shall:

a. Provide training on PFM Program elements to all enlisted and recruits at Recruit Training Centers, and students at CNET "A" Schools.

b. Provide PFM Program training to all officer candidates, NROTC midshipmen, and personnel in other officer entry programs.

c. Include the Command Financial Specialist training course in the Navy Integrated Training Resource Administration System (NITRAS) and the Catalog of Navy Training Courses (CANTRAC).

6. Chief, Bureau of Medicine and Surgery (CHBUMED) shall provide training on PFM Program elements to students at HM/DT "A" Schools.

7. Superintendent, U.S. Naval Academy (USNA) shall provide PFM Program training to all Naval Academy Midshipmen.

8. The Naval Inspector General (NAVINSGEN) is responsible for the Naval Command Inspection Program. In this capacity the NAVINSGEN shall:

Enclosure (3)

OPNAVINST 1740.5 (Continued)

OPNAVINST 1740.5
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a. Develop/update standardized Immediate Superior In Command (ISIC) inspection protocol for the PFM Program with assistance from Commander, Naval Military Personnel Command (COMNAVMILPERSCOM) (NMPC-6).

b. Review second echelon PFM Program(s) to ensure program implementation and policy compliance.

9. Chief of Information (CHINFO) shall assist in promoting PFM by ensuring frequent inclusion of PFM materials in Navy internal media.

10. Echelon 2 Commands/Area Coordinators shall:

a. Monitor timely establishment and ensure continuing effective program implementation. Echelon 2/area coordinators with CFS course training sites/MTTs shall provide CNET a consolidated schedule of course training dates, quota availability and other information required in references (h) and (I) for inclusion in NITRAS and CANTRAC.

b. Include PFM in ISIC inspections to ensure program policy compliance.

c. Assess requirements for CFS training sites/MTTs in area of responsibility in concert with NMPC-6 to ensure that the CFS course is provided with sufficient frequency and resources to meet training requirements.

11. Echelon 3 Commands/Regional Coordinators shall:

a. Monitor timely establishment and continuing effective implementation of the program as it applies to commands under their cognizance.

b. Establish priorities for quotas, maintain quota control for CFS training courses offered by designated FSCs/MTTs under their cognizance, coordinate MTT visits with host commands and provide points of contact for commands requesting quotas. Quota preference is to be given to commands which do not have a trained CFS. Quota allocations must address both local and out-of-area commands.

Enclosure (3)

OPNAVINST 1740.5 (Continued)

OPNAVINST 1740.5
NOV 6 1990

c. Ensure, in concert with commanding officers of CFS training site(s)/MTTs under their cognizance, the CFS training course is provided with sufficient frequency and resources to accommodate training requirements.

12. Commanding officers, naval installations having Family Service Centers shall:

a. Coordinate the effort of local financial counseling resources (Family Service Center, Navy Relief Society Office, Naval Legal Service Offices, etc.) to maximize effectiveness with respect to the PFM Program.

b. Ensure in concert with Echelon 3 command/regional coordinator, the CFS training course is provided with sufficient frequency and resources to accommodate training requirements if a designated CFS training site. Enclosure (4) provides further guidelines for FSCs with respect to the PFM Program.

13. Unit Commanders, Commanding Officers, and Officers in Charge shall:

a. Except as exempted in paragraph 4 of the basic instruction, designate in writing a minimum of one responsible command member as CFS. Enclosure (1) provides qualifications criteria, functions and training sites for CFSs.

b. Assign collateral PFM responsibilities to the CFS(s), provide required training and ensure record of CFS designation and course completion are made part of the individual's service record.

c. Ensure command orientation program(s) include information on the PFM Program, and assistance available.

d. Ensure that all personnel who are the subject of a bad check report, letter of indebtedness or other financial mismanagement notice receive mandatory PFM counseling assistance.

e. Ensure that required PFM program training is conducted.

Enclosure (3)

OPNAVINST 1740.5 (Continued)

OPNAVINST 1740.5
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f. Establish and maintain records between command inspection cycles of PFM education, training and counseling conducted.

g. Ensure the privacy and confidentiality of all records of PFM counseling done at the command, under references (d) and (e).

14. Command Financial Specialist shall:

a. Normally be a collaterally assigned responsibility.

b. Report directly to the command level (Commanding Officer/Executive Officer) as a Special Assistant. Enclosure (1) lists basic CFS qualifications, functions and training.

Enclosure (3)

**FAMILY SERVICE CENTER (FSC)/MOBILE TRAINING TEAM (MTT) PERSONAL
FINANCIAL MANAGEMENT PROGRAM RESPONSIBILITIES**

Family Service Centers shall assist local commands, area CFSs and visiting MTTs by serving as the primary resource in developing command financial management information materials and education programs pertaining to the local area. FSCs will also:

1. Provide financial education, counseling, information and referral assistance to Navy personnel and their family members requiring/seeking assistance with financial problems.
2. Maintain records, and ensure privacy and confidentiality of all records and information regarding PFM counseling conducted be kept under references (d) and (e).
3. Maintain ongoing liaison with financial institutions located on base in order to encourage active duty and family member awareness and use of PFM counseling and information services which those institutions are required to provide their members.
4. Have, as a minimum, one staff member trained as a CFS at a training site listed in enclosure (1). Follow on training will be conducted every three years unless waived by the program manager.
5. Serve as local quota manager, training site facility and logistics support coordinator and local subject matter resource consultant/assistant for visiting PFM Program MTTs and, as host FSC, report via the quarterly FSC computerized report to the program manager the number of classes held and total number of CFSs trained by a MTT.
6. If designated as a Command Financial Specialist (CFS) Training Site listed in enclosure (1) or as an MTT:
 - a. Provide the CFS course of instruction as directed with a minimum of one class per quarter and twenty-five (25) student quotas per class, using the Instructor Guide (NAVPERS 15610) and the course training manual (NAVPERS 15608).
 - b. Maintain records for at least two years of the name, rate, SSN, and source command of all trainees who successfully complete the CFS course and provide documentation to the trainee's command for entry into the individual's service record.

Enclosure (4)

OPNAVINST 1740.5 (Continued)

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- c. Report via the FSC computerized quarterly report to the program manager, the number of classes held and total number of CFSs trained.
 - d. Submit annually by 30 June, to the program manager via the Echelon 2 commander/area coordinator, a proposed schedule of classes and student number estimate for the next FY.
 - e. Have, as a minimum, two individuals (E-6 or above or civilian counterpart) capable and trained as instructors of the CFS course at the instructor training site(s) listed in enclosure (1) and an additional person capable of acting as an alternate instructor.
 - f. Function with the Navy Relief Society as agreed in reference (g). At specifically designated FSC training sites the Navy Relief Society Budget Counselor will function as an equal partner, working in cooperation with the FSC in the administration of the CFS Training Program and in related PFM Program functions. They will assist as a financial education specialist and co-sponsor in the preparation and delivery of the CFS training program. Navy Relief Society Budget Counselors will be supervised by their Auxiliary Executive Directors and will work following reference (g). Navy Relief Society Budget Counselors are not permitted to accept additional or collateral responsibilities outside of the PFM Program except by separate agreement.
7. Ensure the approved CFS course materials provided in this instruction are used in all training and counseling activities, effective immediately.

Enclosure (4)

Other Instructions

Below is a list of military instructions, regulations, directives, and acts that can be used for reference purposes in providing financial counseling and education programs.

DOD Instructions

- 1000.10 Credit Unions Serving Department of Defense Personnel (86-02-03)
- 1344.7 Personal Commercial Solicitation on DOD Installations (86-02-13)
- 1344.9 Indebtedness of Military Personnel (94-10-27)
- 1344.12 Indebtedness Processing Procedures for Military Personnel
- 5500.7 Standards of Conduct (77-01-15)
- 7230.7 User Charges (85-01-29)

SECNAV Instructions

- 1740.2D Solicitation and the Conduct of Personal Commercial Affairs on Ships and Installations of the Department of the Navy (87-04-27)
- 1740.3A Department of the Navy Consumer Affairs Program (83-02-28)
- 1752.3 Family Advocacy Program (84-01-27)
- 5370.2H Standards of Conduct and Government Ethics
- 5381.1G Banking Institutions on Navy and Marine Corps Installations (83-03-07)
- 7220.38E Military Pay and Allowances Entitlement (87-06-18)
- 7200.17D Policy on Pay Days and Pay Delivery Services

OPNAV Instructions:

- 1500.22D General Military Training Program (87-05-27)
- 1740.5 Personal Financial Management (PFM) Education , Training, and Counseling Program (90-11-06)

Other Instructions (Continued)

- 1620.2 Armed Forces Disciplinary Control Boards (84-01-28)
- 1740.4 U.S. Navy Single Sponsor/Military Couple with Dependent(s) Dependent Care Policy (84-02-22)
- 1754.1A Family Service Center Program (85-08-08)
- 1750.2 Survivor Benefits, Including the Retired Serviceman's Family Protection Plan and the SBP as Amended (84-03-07)

MILPERSMAN Articles

- 2650100 Advance Pay
- 6210120 Support of Dependents
- 6210140 Indebtedness and Financial Responsibility of Members

UNIFORM CODE OF MILITARY JUSTICE (UCMJ):

- Article 123a Making, Drawing, or Uttering Check, Draft, or Order without Sufficient Funds
- Article 134 General Article
- The Soldiers' and Sailors' Civil Relief Act of 1940, as amended (50 U.S.C. app. 501 (1970))

Orientation Checklist for the Financial Educator

<u>Task</u>	<u>Completion Date</u>
1. Read OPNAVINST 1740.5	_____
2. Read the PFM desk guide	_____
3. Attend CFS Training	_____
4. Meet with financial educators from other FSCs	_____
5. Visit the following on-base agencies:	
• American Red Cross (ARC)	_____
• Navy/Marine Corps Relief Society (NMCRS)	_____
• Chaplain	_____
• Legal	_____
6. Observe at least one financial counseling session	_____

Sample Needs Assessment Survey

1. You are: ☐ Male ☐ Female

2. Mark the age range below which best describes your age:

<input type="checkbox"/> 20 or younger	<input type="checkbox"/> 51 - 60
<input type="checkbox"/> 21 - 30	<input type="checkbox"/> 61 - 70
<input type="checkbox"/> 31 - 40	<input type="checkbox"/> 71 or older
<input type="checkbox"/> 41 - 50	

3. What is the highest level of education you have completed?

<input type="checkbox"/> Less than high school (no diploma or GED)	<input type="checkbox"/> Technical/vocational degree (e.g., technician)
<input type="checkbox"/> High school (diploma or GED)	<input type="checkbox"/> College graduate
<input type="checkbox"/> Some college but no degree	<input type="checkbox"/> Post-graduate study or degree
<input type="checkbox"/> Associate's degree	

4. What is your current marital status?
☐ Married ☐ Separated/filing for divorce ☐ Divorced/widowed ☐ Never married

5. Do you have children? ☐ Yes ☐ No If so, how many? _____

6. What is your current association with the military?
☐ Active duty Navy ☐ Civilian spouse ☐ Self and spouse are active duty military

7. What is the pay grade of you or your military spouse? Self _____ Spouse _____

8. How long have you been assigned to this area?

<input type="checkbox"/> Less than 1 month	<input type="checkbox"/> 12 - 24 months
<input type="checkbox"/> 1 - 3 months	<input type="checkbox"/> 25 - 36 months
<input type="checkbox"/> 4 - 11 months	<input type="checkbox"/> More than 36 months

9. Where do you live now?

<input type="checkbox"/> On base, barracks	<input type="checkbox"/> On base, Government housing
<input type="checkbox"/> Off base, shared rental	<input type="checkbox"/> Off base, rent
<input type="checkbox"/> Off base, own	<input type="checkbox"/> Off base, Government leased housing
<input type="checkbox"/> Temporary lodgings	<input type="checkbox"/> Onboard ship

10. How far do you live from base?

<input type="checkbox"/> On base	<input type="checkbox"/> 15 - 30 minutes away
<input type="checkbox"/> Less than 15 minutes away	<input type="checkbox"/> More than 30 minutes away

Sample Needs Assessment Survey (Continued)

11. How often do you or your family use the Personal Financial Management (PFM) program?
- | | |
|---|---|
| <input type="checkbox"/> I/we have never used PFM | <input type="checkbox"/> About every 2 months |
| <input type="checkbox"/> One time only | <input type="checkbox"/> Once a month |
| <input type="checkbox"/> About once a year | <input type="checkbox"/> Once a week |
| <input type="checkbox"/> 2 - 3 times a year | |
12. Did any of the following barriers affect your decision to use/not use the PFM program? (Mark all that apply.)
- | | |
|--|--|
| <input type="checkbox"/> PFM doesn't meet my needs | <input type="checkbox"/> Not interested in services |
| <input type="checkbox"/> Not aware of services | <input type="checkbox"/> Did not think information remained confidential |
| <input type="checkbox"/> Quality of services poor | <input type="checkbox"/> Inconvenient location |
| <input type="checkbox"/> Inconvenient hours of operation | <input type="checkbox"/> Waiting time too long |
| <input type="checkbox"/> Inadequate parking | <input type="checkbox"/> Don't want to be seen entering FSC |
| <input type="checkbox"/> Lack of transportation | <input type="checkbox"/> Quality of equipment/furnishings is poor |
| <input type="checkbox"/> Not accessible for the disabled | <input type="checkbox"/> Expertise/attitude of program staff is poor |
| <input type="checkbox"/> Lack of child care | <input type="checkbox"/> Prefer off-base services |
13. Did you find PFM services useful?
- ☐ Very useful ☐ Useful ☐ Not very useful ☐ Not useful at all
14. How satisfied are you with the overall quality of PFM?
- ☐ Very satisfied ☐ Satisfied ☐ Dissatisfied ☐ Very dissatisfied ☐ Never used
15. PFM offers the workshops listed below. Please circle the number that indicates the importance of each service to you, using the following scale:
- Unimportant = 1 Neither Important nor Unimportant = 2 Important = 3**
- | | |
|-------|---|
| _____ | Financial Responsibility/Indoctrination |
| _____ | Military Pay and Allowances and Direct Deposit System |
| _____ | Checking Account Management/ATMs |
| _____ | Consumer Awareness, Fraud, Misrepresentations, Advertising Gimmicks |
| _____ | Personal and Family Budgeting/Developing a spending Plan |
| _____ | Saving and Investment Basics |
| _____ | Using Credit, Consumer Credit, Credit Cards, and Loans |
| _____ | Legal Issues of Personal Financial Management, Bankruptcy, Non-Support, Contracts |
| _____ | Letters of Indebtedness, Garnishment |
| _____ | Insurance: Life, Auto, Supplementary Health |
| _____ | Car Buying Strategies, Leasing, Financing, and Contracts |
| _____ | Pre-Deployment Financial Management |
| _____ | Leadership Financial Training |

Sample Needs Assessment Survey (Continued)

16. On the lines provided, please list any topics you would like to see covered in PFM.

17. On the lines provided, please list any changes you would like to see in PFM.

Sample Interview Questions

1. The purpose of PFM is to help members and families successfully manage their finances and to aid in family readiness, which contributes to mission readiness. How well does the program accomplish its purpose?
2. Do you refer service members (or their families) to PFM? Why or why not?
3. What issues could PFM help the command address better?
4. PFM offers the services listed below. How would you prioritize these services?
 - _____ Financial Responsibility/Indoctrination
 - _____ Military Pay and Allowances and Direct Deposit System
 - _____ Checking Account Management/ATMs
 - _____ Consumer Awareness, Fraud, Misrepresentations, Advertising Gimmicks
 - _____ Personal and Family Budgeting/Developing a spending Plan
 - _____ Saving and Investment Basics
 - _____ Using Credit, Consumer Credit, Credit Cards, and Loans
 - _____ Letters of Indebtedness, Garnishment
 - _____ Insurance: Life, Auto, Supplementary Health
 - _____ Car Buying Strategies, Leasing, Financing, and Contracts
 - _____ Pre-Deployment Financial Management
 - _____ Leadership Financial Training
 - _____ Legal Issues of Personal Financial Management, Bankruptcy, Non-Support, Contracts
5. What changes, if any, do you foresee that might affect either what services PFM needs to offer or the way in which it provides these services?

Sample Action Plan Template

Goal: _____

Objective: _____

Action Step	Description	Who's Responsible	Date	
			Start	End
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				

How Measured: _____

Sample Segment of Action Plan

Goal: <u>Improve I & R services.</u>				
Objective: <u>Review and update existing I & R resource files over the next month.</u>				
Action Step	Description	Who's Responsible	Date	
			Start	End
1	Call existing I & R contacts and make any changes in files.	Joan Smitely	11/6/9X	11/13/9X
2	Research new community organizations in area.	Tina Longhorn	11/13/9X	11/20/9X
3	Contact new organizations and get I & R information about them.	Joan Smitely	11/13/9X	11/20/9X
4	Add new information to existing files.	Tina Longhorn	11/20/9X	11/27/9X
5				
6				
7				
How Measured: _____				

List of National Resources

American Association of Retired Persons (AARP), 601 E Street, NW, Washington, DC 20049. (202) 434-2277. Source of information about legislation, programs, and services for the elderly.

American Red Cross, Armed Forces Emergency Services, 8111 Gatehouse Road, Falls Church, VA 22402. (703) 206-8512. Provides worldwide emergency communications to military and their families. Also provides services to Federal personnel and veterans. Provides disaster relief, health/safety courses (including AIDS education), international aid, and blood services.

Bankcard Holders of America, 524 Branch Drive, Salem, VA 24153. (540) 389-5445. Assists consumers in saving money on credit, getting out of debt, and resolving credit problems. It offers lists of low-rate and secured credit cards and more than twenty guides and brochures on credit topics.

Consumer Information Center, P.O. Box 100, Pueblo, CO 81002. Fax (719) 948-9724. Distributes the Consumer Information Catalog, which lists free and low-cost Federal publications of consumer interest. Recent financial topics covered included buying a new car, paying for college, bankruptcy, cybershopping, financial planning, and much more. In addition, consumer news, updates, information, and various publications are available from their web site at <http://www/pueblo.gsa.gov>, or you can e-mail them at cic.info@pueblo.gsa.gov.

Cooperative State Research, Education, and Extension Service (CSREES), Room 3328 South Building, U.S. Department of Agriculture, Washington, DC 20250-0900. (202) 720-3029. Sponsors education programs for children, youth, and families through local county extension offices and land-grant universities throughout the United States.

Federal Trade Commission, Public Reference, Room 130, Washington, D.C. 20580. (202) 326-3650. Distributes Federal publications of consumer interest. Ask for their catalog. Bulk orders of 200 or more must be ordered through their distribution office at 202-326-2421.

Fleet Reserve Association, 125 N. West St., Alexandria, VA 22314-2754. (703) 683-1400. Comprised of active duty, retired, and reserves, Navy, United States Marine Corps, and Coast Guard with at least one day of enlisted service. Lobbies for and protects benefits and compensation, and can cut through red tape or finance centers.

Marine Corps League, P.O. Box 3070, Merrifield, VA 22116-3070. (703) 207-9588. Veteran's organization. Supports all services—can help with legal issues. Representatives in Washington lobbying. Local chapters do civic projects.

List of National Resources (Continued)

Marine Corps Scholarship Foundation, Inc. (800) 292-7777. Provides financial scholarships to children of Marine families whose family income is less than \$3,700 a year.

National Military Family Association (NMFA), 6000 Stevenson Ave., Suite 304, Alexandria, VA 22304-3526. (703) 823-6632. This association calls itself “a voice for the military family.” Serves as an advocate for uniformed service families, and educates and informs them about issues affecting their lives.

Naval Reserve Association, 1619 King St., Alexandria, VA 22314-2793. (703) 548-5800. Devoted solely to Navy, Naval Reserve, and Naval Reserve Officers. Provides views on mutual concerns and interests. It is a national educational and professional organization of officers.

Navy League of the United States, 2300 Wilson Blvd., Arlington, VA 22201. (703) 528-1775. Civilian organization dedicated to the education of our citizens, including our elected officials, and the support of the men and women of the sea services and their families.

Navy-Marine Corps Relief Society, 801 N. Randolph St., Arlington, VA 22203. (703) 696-4901. Provides interest-free loans or grants for emergency transportation, funerals, medical/dental bills, food, rent, utilities, help when disaster strikes, personal needs when pay is delayed, and essential vehicle repairs. Sponsors student loans and scholarships and can provide financial assistance to children of deceased service members. Also offers a visiting nurse program, budget and financial counseling in some locations, etc.

Navy Mutual Aid Association, Henderson Hall, 29 Carpenter Road, Arlington, VA 22212. (703) 614-1638. Offers low-cost insurance to active-duty Navy, Marine Corps, and Coast Guard personnel. Offers support to survivors of members in securing all Federal benefits and allowances to which they are entitled, will help process and settle any claims, and can provide secure storage for vital documents.

Navy Wifeline Association (NWA), 901 M St., SE., Building. 172, Washington Navy Yard, Washington, DC 20374-5067. (202) 433-2333. Provides information and referral to families on problems unique to military life (e.g. separation, shifting roles, and changing environments). Informs families, solicits views, and shares solutions. Offers numerous publications, many of which are free of charge.

List of National Resources (Continued)

Non-Commissioned Officers Association (NCOA), 225 N. Washington St., Alexandria, VA 22314. (703) 549-0311. NCOA's membership includes active duty, reserve, national guard, veteran, and retired military personnel who have served honorably in the enlisted grades of the Army, Marine Corps, Navy, Air Force, and Coast Guard. NCOA provides its members with a broad range of highly personalized services, programs, endorsed products, and merchant discounts through a network of more than 225 chapters and approximately 125 service centers at or near major military installations throughout the United States and abroad.

Salvation Army, 615 Slaters Lane, P.O. Box 269, Alexandria, VA 22313. (703) 684-5528. Serves people in the U.S. as well as the poorest people in developing countries. Provides leadership training, health care, and vocational training with "a heart to God and a hand to man."

The Retired Officers Association (TROA), 201 N. Washington St., Alexandria, VA 22314. (703) 549-2311.

United States Office of Consumer Affairs, 750 17th Street, NW, Washington, DC 20006-4607. (202) 395-7900. Publishes a yearly Consumer's Resource Handbook, full of useful consumer tips. Also contains a consumer assistance directory of helpful addresses and phone numbers. Single copies of the directory can be ordered by writing to the address above. The Handbook is also available through some CFS training sites.

SEE ALSO CHAPTER R IN THE CFS TRAINING MANUAL FOR MORE ORGANIZATIONS AND A LIST OF USEFUL NEWSPAPERS AND PERIODICALS.

Information Worksheet on Local Organizations

WHO?

AGENCY NAME _____

CONTACT PERSON _____

PHONE NUMBER _____

WHO MAKES THE INITIAL CONTACT? (Can spouse or member call directly? Must a referral be made?)

WHAT?/WHY?

What specific services/programs are offered? (Attach brochures or other information if available.)

Why would someone need to use this service?

WHEN?

What are the operating hours? _____

Information Worksheet on Local Organizations (Continued)

WHERE?

Where is it located? (Get address and directions.)

HOW?

How does someone get there? (Is it on a bus line? Is transportation offered? What's the parking like?)

When and how is the contact made? (Do you need an appointment? Can you walk in? Is contact made via phone or mail first?)

Will any kind of documentation or information be needed in order to receive service (e.g., birth certificate, military I.D., driver's license, financial records)?

Information Worksheet on Local Organizations (Continued)

How much do services generally cost?

I & R Work Counts

Reporting Period (MM/YY) ____/____ Name: _____
 Printed Materials Provided: WAPs____ New Spouse Info____ Hospitality Kits____ Food Locker Kits____
 Flyers/Brochures/Newsletters, etc.____ Other Materials _____
 Consultations, I & R Command Consultations (Cmd. Leaders/Reps, Ombudsmen, Key Spouses, CFS, etc.)

	Inbound Relo	Outbound Relo	Non-Relo
Benefits (VA, SSN, etc.)			
Child Care			
Counseling Services			
Deployment			
Employment			
EFM/Special Needs			
Elder Care			
Family Advocacy			
Financial			
Health Care			
Housing			
Ind/Fam Counseling Support Gp			
Disaster/Crisis Response			
Non-Support			
Stress Management			
Suicide			
WIC/Food Stamps			
Other			
Legal			
Ombudsman			
Parenting			
Recreation			

I & R Work Counts (Continued)

Relocation			
Retired			
Sponsor			
Transition			
Volunteer			
Other			
Admin only: incoming calls			
Admin only: walk-ins			

Sample Client Evaluation of Information and Referral Services

We want to know how we're doing. Please take a few minutes to complete this evaluation and return it to the Family Service Center. Your input will help us improve the services we offer to Navy members and families.

1. Briefly describe the kind of information you needed or the question you asked.

2. Was the financial educator able to give you an answer immediately?

☐ YES

☐ NO

3. If you answered "no," above, did the person follow up with the information promptly?

☐ YES

☐ NO

4. Did you understand the information you were given? (For example, did you know what you were supposed to do next?)

☐ YES

☐ NO

5. Was the information you were given useful to you?

☐ YES

☐ NO

Family Service Center

PROGRAM REQUEST FORM

Date Requested: _____
Taken By: _____
Date Routed to Presenter _____

Command: _____ **Rep:** _____

Topic: _____ **Length:** _____

Date of Program: _____ **Time:** _____

Point of Contact: _____ **Tel. #:** _____

Name of CO: _____ **Tel. #:** _____

Number of People Expected: _____ **Number Attended:** _____

Location of Program: _____

Date Program Requested: _____

Program to be Presented by: _____ **Date Confirmed:** _____

Additional Information/Directions: _____

Checklist For Scouting Training Space

ITEMS	YES	NO	COMMENTS/INFORMATION
Is there adequate space?			
Are there enough chairs? Tables or desks?			
Are the chairs and tables moveable?			
Do you have contacts to . .			
Adjust lights?			
Adjust heat/cooling?			
Take care of trash?			
Fix toilets, if necessary?			
Move furniture? [Write contact names and numbers to the right.]			
Do you need to arrange for VCR and monitor, overhead projector, any other special equipment? If so, do you have a contact?			
Are there electrical outlets in the room(s) for VCRs, overhead projectors, etc.?			
Are the lights adequate? If no, can anything be done?			
Is it noisy? If so, can anything be done about the noise?			

Training Room Request Form

DATE OF REQUEST _____

DATE/TIME OF CLASS _____

NAME OF CLASS _____

NUMBER OF PEOPLE ATTENDING _____

POINT OF CONTACT (NAME/PHONE #) _____

CLASSROOM SETUP (SEE ATTACHED TO SELECT ONE) _____

EQUIPMENT REQUIREMENTS (CHECK ALL THAT APPLY)

- ☐ TV/VCR
- ☐ VIDEO CAMERA
- ☐ OVERHEAD PROJECTOR/SCREEN
- ☐ 35 MM SLIDE PROJECTOR
- ☐ AUDIO CASSETTE PLAYER
- ☐ COMPUTER
- ☐ EASEL WITH PAD
- ☐ PODIUM
- ☐ MICROPHONE/PA SYSTEM

CONFIRMATION:

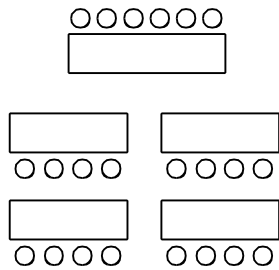
DATE/TIME _____

ROOM ASSIGNED _____

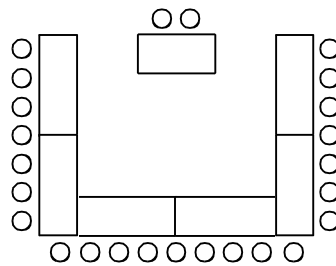
EQUIPMENT ASSIGNED _____

CONFIRMED BY _____

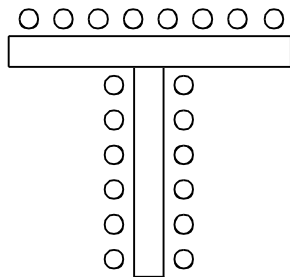
Training Room Request Form (Continued)
Examples of Seating Arrangements



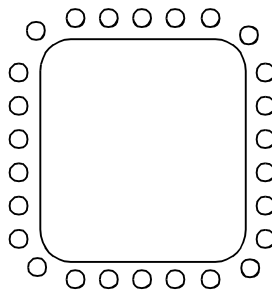
Classroom



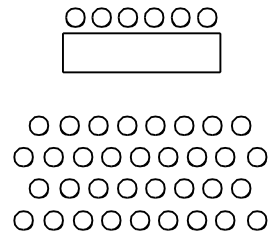
Reverse "U"



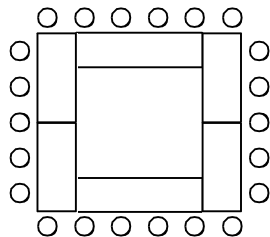
"T" Shape



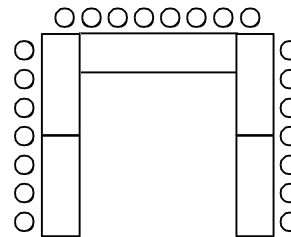
Conference



Theater



Board Room



"U" Shape

The Conference and Board Room arrangements are fine for discussion, not presentation. If an instructor is presenting material, then some participants will have their backs to the instructor in these seating arrangements.

Registration Sheet

Name of Program: _____ **Date:** _____

Place: _____ Time: _____

[illegible]

Checklist for Logistics Planning

TASK	Date To Be Completed	By Whom?	(✓) When Done
Select training dates			
Clear dates with FSC or sponsoring command			
Select and secure place for training			
Scout place for training, if not in the FSC (see next checklist)			
Determine a seating arrangement and request it			
Request any equipment needed (e.g., VCR, projector, etc.)			
Select and recruit instructors			
Brief instructors			
Develop registration materials			
Coordinate with FSC reception to handle registration, if applicable			
Develop marketing materials			
Start marketing			
Arrange for childcare for participants, if applicable			
Arrange for coffee and/or refreshments, if applicable			
Begin registration			
Secure all supplies (pencils, markers, namecards, etc.)			
Close registration and get final count			
Do final check with instructor re: preparation, location, directions, and schedule, as applicable			
Arrange for duplication of all materials for class			
Arrange for transportation as necessary			
After training, review evaluations			
Write and send out thank you letters			

Presenter Agreement

By signing this form, you agree that as a presenter for any FSC-sponsored program, you will adhere to the following rules:

1. Do not verbally promote or solicit for your personal/professional “for profit” business.
2. Do not pass out personal/professional business cards for your “for profit” business.
3. Do not request, or in any way attempt to obtain a program participant list.
4. Do not distribute personal materials for your personal/professional “for profit” business.

If, after signing this agreement, you proceed with any of the aforementioned acts, you will no longer be invited to participate in any FSC-sponsored program.

SIGNED _____ DATE _____

Participant Program Evaluation

Please help us improve Family Service Center Programs by completing the following evaluation of the sessions in which you have participated. Thank you for your assistance and participation.

Program Title _____

Date(s) _____

Presenter's Name _____

1. Please check all that apply to you.

Status

☐ Active duty

☐ Retiree

☐ Family member

☐ Other

Gender

☐ Male

☐ Female

Rate

☐ E1- E6

☐ E7-E9

☐ O1-O3

☐ O4 or above

Time in Service

☐ Less than 1 year

☐ 1-5 years

☐ 6-10 years

☐ 11 or more years

2. Please () the appropriate box below.

	High	Above Average	Average	Below Average	Low
My own interest in the workshop					
Usefulness of session(s)					
Effectiveness of presenter					
Planning and organization					
Hand-outs and materials					

3. My overall evaluation of the workshop is:

☐ Excellent

☐ Very Good

☐ Average

☐ Fair

☐ Poor

4. Where did you hear about this program?

☐ FSC staff

☐ Newspaper

☐ FSC calendar

☐ Command

☐ Flyers

☐ Ombudsman

☐ Other (please list) _____

5. What information or activity was the MOST helpful? _____

Participant Program Evaluation (Continued)

6. What information or activity was the LEAST helpful? _____

7. Did the workshop meet your expectations? ☐ Yes ☐ No
If not, please tell us why it did not.

8. Do you have suggestions for improvements or changes in the sessions that you would like to see made? ☐ Yes ☐ No
If so, please describe them below.

POC Program Evaluation Form

Program Title _____ Command _____

FSC Presenter _____ Contact Person (Rate/Rank) _____

Date _____ Command Address _____

Circle the appropriate number: 1 indicates you strongly agree, and 5 indicates you strongly disagree.

	Strongly Agree				Strongly Disagree
The information presented during the program was relevant to the topic.	1	2	3	4	5
The information was presented in a clear manner.	1	2	3	4	5
The objectives were met.	1	2	3	4	5
The information was presented at an appropriate education level.	1	2	3	4	5
The hand-outs provided by the presenter were helpful.	1	2	3	4	5
The presenter allowed sufficient time for questions and answers.	1	2	3	4	5
The time allotted for the program was adequate.	1	2	3	4	5
The information is useful.	1	2	3	4	5
The point of contact at the FSC was helpful in preparing a successful program.	1	2	3	4	5

What did you find the most helpful? _____

What did you find the least helpful? _____

POC Evaluation Form (Continued)

Would you recommend this program to others? Why? Why not? _____

Please comment on the effectiveness of the presenter. _____

Please provide any suggestions or comments that you think would benefit this program. _____

Are there other programs that your command would like to have scheduled? If so, please list below. _____

Supervisor Program Evaluation

Program Observed _____
Presenter _____

Date _____
Observer _____

BACKGROUND

Host organization/command _____
Location _____

Approx. Attendance _____

CONTENT

Remains current?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Program objectives were stated?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Program objectives were covered?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Information flowed in a logical sequence?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Adequate time was allowed to cover material?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Session began and ended on time?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Audience was responsive to presentation?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

SUPPORT MATERIALS

Were visual aids used? ☐ Yes ☐ No
If yes, list what was used and comment on its effectiveness. _____

Were handouts used? ☐ Yes ☐ No
If yes, list hand-outs referred to during the program and comment on their appropriateness.

COMMENTS

Instructor Self-Evaluation

Program _____ Date _____
Presenter _____ Time _____
Sponsor _____

1. Composition of the audience: ☐ Military Dependents ☐ Active Duty
☐ Civilians

Was attendance mandatory? ☐ Yes ☐ No

Total in attendance _____ Evaluations returned _____

Comment on the response to the program: _____

2. Are any changes needed in visual aids or hand-outs? ☐ Yes ☐ No

3. If you did anything new or different, how do you think it worked? _____

4. Would you change anything about this presentation (e.g., time, location, audience composition, size, etc.)? _____

5. Additional comments? _____

6. Noteworthy participant comments: _____

Evaluation Review Form

Program _____

Date _____

Presenter _____

Time _____

Location _____

SUMMARY OF EVALUATION RATINGS AND COMMENTS

PROPOSED ACTION PLAN

**BASED ON THIS PRESENTATION AND REVIEW OF PARTICIPANT COMMENTS,
WHAT CHANGES WOULD YOU RECOMMEND FOR THE NEXT SOP UPDATE?**

Reviewed by

Program Coordinator

Date

Supervisor

Date

FSC Director

Date

Ongoing CFS Training Checklist

Coordinator _____

Back-up Coordinator _____

TASK

Date Completed

Develop agenda

Complete FSC planning form

Draft Navy message and send out

Produce flyer

Mail flyers

Develop registration sign up sheets

Procure supplies for coffee mess

Arrange for guest speaker(s)

Collect and copy hand-outs

Send out POD notes

Write news releases and send out

Stuff participant folders

Set up classroom

Conduct program

Process evaluations

Send thank-you notes to speakers

Sample Message: Ongoing CFS Training

FROM: *[Enter Your Command]*

TO: *[Enter Name of Command]*

SUBJ: ONGOING COMMAND FINANCIAL SPECIALIST TRAINING

REF: (A) OPNAVINST 1740.5, 6 NOV 1990
(B) DODINST 1344.12, 16 NOV 1994

1. REQUEST DISSEMINATION TO All *[Enter Names of Affected Commands]*.
2. IN ORDER TO MITIGATE THE CONTINUING CHALLENGES IDENTIFIED BY REFERENCES (A) AND (B), ONGOING CFS TRAINING IS SCHEDULED FOR *[Enter Date]*, FROM *[Enter Time of Program]*, AT *[Enter Location of Program]*.
3. *[Describe Type of Training to be Offered, e.g., Training will provide attendees GMT instructor guides and materials for advising commands and assisting service members with legal or illegal indebtedness contacts.]*

[Provide Agenda below.]
4. TO QUALIFY FOR PARTICIPATION, ATTENDEES MUST HAVE COMPLETED THE CFS TRAINING COURSE, PER REF (A). NO TAD OR UNIFORMS REQUIRED.
5. REGISTER BY CALLING THE FAMILY SERVICE CENTER AT DSN: *[Enter Phone Number]* OR COMMERCIAL: *[Enter Phone Number]*.
6. *[Include Any Other Notes about the Program.]*
7. FOR ADDITIONAL INFORMATION, CONTACT *[Enter Contact Name]* AT SAME PHONE NUMBER LISTED ABOVE.

Sample Message: Ongoing CFS Training

FROM: *[Enter Your Command]*

TO: *[Enter Name of Command]*

SUBJ: AREA COMMAND FINANCIAL SPECIALISTS' (CFS) FORUM - *[Enter date]*

POC: *[Enter your Name and Phone Number]*

1. THE NEXT MONTHLY AREA CFS FORUM WILL BE HELD FROM *[Enter Time]* ON *[Enter date]* IN *[Enter location]*. AGENDA ITEMS INCLUDE: *[List Agenda Items]*.
2. THESE MONTHLY FORUMS CONDUCTED BY THE FAMILY SERVICE CENTER PROVIDE CFSs AN OPPORTUNITY TO DISSEMINATE, GATHER, AND SHARE INFORMATION AS WELL AS ADDRESS CURRENT ISSUES WHICH AFFECT OUR MILITARY MEMBERS. REGISTRATION IS NOT REQUIRED.

CFS Training Checklist

Class Coordinator _____ Class Coordinator _____

Class Coordinator _____ Admin Support _____

Back-up Coordinator _____ Course Runner _____

TASK

Date Completed

Publish class schedule/registration opportunity _____

Assign back-up coordinator _____

Assign runner _____

Reserve training space. Location: _____

Send out confirmation letters. _____

Assemble CFS packets. Number required _____

Procure CFS manuals. Number required _____

Write schedule for course _____

Assign presenter for each class _____

Assign back-up presenters for each class _____

Submit schedule to graphics _____

Plan coffee mess and procure supplies _____

Contact the following speakers:

- Navy Legal _____
- Consumer Credit Counseling/Debt Management Program _____
- SHARE _____
- PSD (Pay and Allowance) _____
- Navy Exchange _____
- Credit union representative _____
- Credit reporting agency representative _____

CFS Training Checklist (Continued)

<u>TASK</u>	<u>Date Completed</u>
■ Navy Marine Corps Relief Society	_____
■ Other local speakers	_____
Contact participants for panel discussion	
Name: _____ Ph. #: _____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
Arrange base passes for speakers as required	_____
Send speaker confirmation letters	_____
Prepare PFM computer disks for class	_____
Virus check disks	_____
Ensure any videos to be used are located and working	_____
Reserve any audiovisual equipment needed	_____
Reserve laptop and be sure that it's working properly	_____
Make sure you have disk for laptop and that it's working properly	_____
Check that all overheads are prepared for each session	_____
Review case studies to insure completeness	_____
Obtain plastic FPW blank overheads for case studies	_____
Review homework case studies	_____
Obtain Blue Books and guides for Car Buying	_____
Schedule FSC director to present certificates	_____

CFS Training Checklist (Continued)

<u>TASK</u>	<u>Date Completed</u>
Procure course completion certificates	_____
Complete course completion certificates for each participant	_____
Obtain and stamp all class participants' orders and return	_____
Produce and distribute class rosters	_____
Complete and send NITRAS reporting forms	_____

CFS Course Set Up List

Supplies Box:

1 stapler	1 box extra staples
1 staple puller	1 metal letter opener
1 package of paper clips	1 dozen pens
1 dozen pencils	1 pad of lined paper
10 marker pens, with fat tips	6 whiteboard or chart paper marker pens
1 roll of scotch tape	1 roll of masking tape
a 3-hole punch	1 pair of scissors
1 large pad of newsprint paper	2 pads of yellow sticky notes
1 electric pencil sharpener	

Folders for Participants

Current agenda
5 daily evaluation forms
Student data card
Blank name card
Pre tests and post tests, plus answer sheets
1740.5 PFM instruction
1 CFS Monthly Report Form
4 single-sheet Monthly Budget forms - Monthly Income Worksheet
2 multiple-sheet Financial Planning forms
1 Leadership Checklist
Military Pay and Allowance Tables
CFS Resources - Sources of Help Contact List
Privacy Act for CFS
2 copies Financial Values Clarification Exercise
Local area resource materials
1 Rate Yourself as a Money Manager Exercise

AV Equipment

VCR and monitor
White board or chart paper
Overhead projector
Screen for projector
LCD panel or projection unit
Laptop computer

CFS Course Set Up List (Continued)

Videos

The Money Tree
Good Counselor, Bad Counselor - Counseling Role Play

Other Instructor Choice Videos, such as:

Consumer Rip Offs
Car Facts
Successful Stress Control
The Wealthy Barber

Books and Magazines

Money
Kiplinger's Personal Finance
NADA Blue Book
The Wealthy Barber by David Chilton
Van Caspel
Andrew Tobias
Jonathan Pond
Charles Givens
Conquer Your Debt
Fortune
Forbes
Consumer Reports
Zillions

Miscellaneous

CFS binders with presentation materials
Stuffed course packets
CFS manuals
Class registration sheets
Coffee mess
Spare instruction 1740.5s
Extra pre- and post-test forms and answer sheets
Blank roster form
Certificates
Extra hand-outs as required
NITRAS form

CFS Training Quota Confirmation Letter

From: Commanding Officer, *[NAME COMMAND]*

Subj: COMMAND FINANCIAL SPECIALIST (CFS) TRAINING

Encl: (1) Map to Family Service Center *[WHERE TRAINING WILL BE HELD]*

1. The quota requested for *[NAME OF PARTICIPANT]* is confirmed for participation in the Command Financial Specialist (CFS) Training Course.
2. Temporary Additional Duty orders are required for all attendees. The Course Identification Number (CIN) is S-541-0002. Uniform of the day is required.
3. The CFS Course will be scheduled from *[ENTER TIME AND DATES]*. It will be conducted at *[ENTER LOCATION]*. Enclosure (1) provides directions to the facility.
4. Attendees should bring:
 - a. Copy of OPNAVINST 1740.5
 - b. Three-inch, three-ring notebook
 - c. Pens and pencils
 - d. Copy of service member's most recent LES
 - e. Pocket calculator
5. The FSC is the point of contact. For more information or further assistance, call *[ENTER DSN, COMMERCIAL, AND 800-NUMBER, IF APPLICABLE.]*

By direction

CFS Data Card

DATA REQUIRED BY THE PRIVACY ACT OF 1974

AUTHORITY: 5 USC Sec 3301, which allows the Secretary of the Navy to make regulations for the Department of the Navy. One of these regulations, SECNAVINST 1754.1A, establishes the Family Service Center Program.

PRINCIPAL PURPOSE: To enable the Chief of Naval Education and Training to record and track graduates of the Command Financial Specialist Training Course. Social Security Numbers will be used to provide positive identification.

ROUTINE USES: The information obtained will become part of the Navy Integrated Training Resources Administration System (NITRAS) and may be disclosed to routine users of such system. Unauthorized users will not have access to protected information.

DISCLOSURE: Disclosure, including SSN, is voluntary. Failure to complete this form will result in incomplete documentation and withholding of reporting attendance at this course within NITRAS. To avoid erroneous application of course records to another member, this data card will not be processed without your SSN.

I have read and understood the above information.

Signature

Date

Command Financial Specialist

DATA CARD

Name _____ Rate/Rank _____

SSN _____ Branch of Service _____ UIC _____

Command (Do not abbreviate) _____

Mailing Address _____

Zip Code _____

CO _____ PCO _____ OIC _____

Director _____ Work Phone _____ Rotation Date (PRD) _____

Present Position _____

Dates Attended Training _____ Location _____

Previous financial management experience/training _____

CFS Training Daily Evaluation

Date/Date _____

1. Describe how you rate today's session on a 5-point scale by circling the appropriate number.

1	2	3	4	5
Poor	Marginal	Good	Very Good	Excellent

2. Using the same of 5-point scale, rate each instructor by filling in the instructor's name and your numerical rating in the shaded box.

Instructor/Rating	Instructor/Rating	Instructor/Rating

Instructor/Rating	Instructor/Rating	Instructor/Rating

3. List thing which were most helpful to you.
4. List, in order of priority, things which could be improved.
5. List things that you wish were included that weren't.
6. Additional comments. (Use the back of the form if needed)

CFS Training Course Evaluation

Dates _____

Please indicate your overall opinion of the course by circling the appropriate number on the scale—5 indicating “high” and 1 indicating “low.”

- | | | | | | |
|--|---|---|---|---|---|
| 1. Subject matter and presentation were well organized. | 5 | 4 | 3 | 2 | 1 |
| 2. Instructors had a good command of the subject matter. | 5 | 4 | 3 | 2 | 1 |
| 3. Instructors responded to the needs of the group. | 5 | 4 | 3 | 2 | 1 |
| 4. My interest in this subject matter has been stimulated by this learning experience. | 5 | 4 | 3 | 2 | 1 |

Please indicate the usefulness of these individual modules to you—5 indicates “high” usefulness and 1 indicates “low.”

- | | | | | | |
|---|---|---|---|---|---|
| 1. The Necessity of Personal Financial Management Programs for Military Personnel | 5 | 4 | 3 | 2 | 1 |
| 2. Military Pay and Allowances | 5 | 4 | 3 | 2 | 1 |
| 3. Pay and Allowance Case Studies | 5 | 4 | 3 | 2 | 1 |
| 4. Financial Planning Worksheets Computer Program | 5 | 4 | 3 | 2 | 1 |
| 5. Developing Cost-Cutting Options | 5 | 4 | 3 | 2 | 1 |
| 6. Legal Issues of Personal Financial Management | 5 | 4 | 3 | 2 | 1 |
| 7. Sources of Help: Family Service Center and Navy Marine Corps Relief Society | 5 | 4 | 3 | 2 | 1 |
| 8. Sources of Help: Food Resources | 5 | 4 | 3 | 2 | 1 |
| 9. Counseling Roleplay | 5 | 4 | 3 | 2 | 1 |
| 10. Consumer Rip-offs in the Marketplace | 5 | 4 | 3 | 2 | 1 |
| 11. Sources of Help: Command Leadership Guide | 5 | 4 | 3 | 2 | 1 |
| 12. Record Keeping | 5 | 4 | 3 | 2 | 1 |
| 13. Using Credit | 5 | 4 | 3 | 2 | 1 |
| 14. Credit Reporting Agencies | 5 | 4 | 3 | 2 | 1 |
| 15. Collection Reporting Agencies | 5 | 4 | 3 | 2 | 1 |
| 16. Processing Letters of Indebtedness | 5 | 4 | 3 | 2 | 1 |
| 17. Debt Management Counseling | 5 | 4 | 3 | 2 | 1 |
| 18. Developing a Savings Plan | 5 | 4 | 3 | 2 | 1 |
| 19. Developing a Rehabilitative Financial Plan | 5 | 4 | 3 | 2 | 1 |
| 20. Practical Exercises | 5 | 4 | 3 | 2 | 1 |
| 21. Case Studies | 5 | 4 | 3 | 2 | 1 |
| 22. Car Buying Strategies | 5 | 4 | 3 | 2 | 1 |
| 23. Insurance | 5 | 4 | 3 | 2 | 1 |
| 24. Developing Your Program at Your Command | 5 | 4 | 3 | 2 | 1 |
| 25. CFS Panel Discussion | 5 | 4 | 3 | 2 | 1 |

CFS Training Course Evaluation (Continued)

Which parts of this course should be given more time? _____

Which parts of this course should be given less time? _____

What do you consider to be strong points of this course? _____

Would you recommend this course to others? Why or why not? _____

On a scale of 1-5, 5 being high, please indicate how your attitude toward personal finances has changed since attending this course.

1 2 3 4 5

How did your previous attitude compare to your peers'? _____

Additional Comments _____

CFS Training Evaluation Summary

TOPIC	SUMMARY	PROPOSED ACTION	POC
Length	8 requested more time. Areas: *S & I *Counseling *Resources *Case studies *Legal/garnishment	Continue to develop POA & M to upgrade course. Discuss extending course.	Sally
Large forum	6 requested smaller classes to allow discussion.	To be considered	George
Handouts	6 requested generous supply of handouts.	To be considered	George
QC forms	5 indicated need to QC materials.	Purge old stock	Sally
Final exam	5 indicated need for PFM final exam.	To be considered	George

CFS Training Completion Letter

From: Director, Family Service Center *[ENTER LOCATION]*

To: Commanding Officer, *[ENTER NAME OF COMMAND]*

Subj: COMMAND FINANCIAL SPECIALIST (CFS) TRAINING

Ref: In accordance with OPNAVINST 1740.5, Training and Counseling

1. This serves as confirmation that *[ENTER PARTICIPANT'S NAME]* attended CFS training at Family Service Center *[ENTER LOCATION]*.

2. You may contact *[ENTER POC AT FSC]* at *[ENTER PHONE NUMBER]* should you have any questions.

NITRAS Form

NITRAS SMF ROSTERS
1510/2 (REV 2-90)

1. FROM											2. DATE PREP			20	
											YR 	MO 	DA 		
3. CDP			4. UIC	5.	6.	7. CLASS NO		8. CONV DATE			9. GRAD DATE			20	
								YR 	MO 	DA 		YR 	MO 		DA
10. EVENT DATE			11. STU ORG CODE	12. SSN/SCN	13. NAME	14. PAY GRADE	15. TIC/ PL	16. STU ACT CODE		17. QSC/ FSC	18. EXCEP NEC	19. EXCEPTION GRAD DATE			20
												YR	MO	DA	
															S
															S
															S
															S
															S
															S
															S
															S
															S

NITRAS Form (Continued)

															S
															S
															S
															S
															S
PREPARER'S NAME (Print)										PHONE (AUTOVON/Commercial)					

When the form is completed, mail to:

COMMANDING OFFICER (CODE 0623)
NAVAL E&T PROGRAM MGT SUPPORT ACT
NITRAS MANAGEMENT
BLDG 2434, SAUFLEY FIELD
PENSACOLA, FL 32509-7000

Mobile Training Teams

A. Initiating Request for Mobile Training Team

In accordance with OPNAVINST 1740.5, encl (3), p.3 par. 11

Request via Echelon 3 Command/Major Claimant

1. Contact training site Echelon 3 command with formal request letter for MTT. Include dates, number of team members, and funding information.
 - a. CC: BUPERS PERS 662D - Program Manager
 - b. CC: FSC Training site - Director
2. Echelon 3 will:
 - a. Establish priority by conferring with PERS 662D.
 - b. Review request with area resource managers prior to approving/disapproving endorsement.
 - c. If feasible and approved, forward in writing to requesting site with basic "host responsibilities" requirements checklist. Delegate CFS MTT coordination in writing to training site POC.
 - d. If disapproved, forward original request to PERS 662D for further action with another claimant or final BUPERS disapproval with reason in writing.
3. Host site contacts FSC training site POC to agree on dates and team members.
4. Host site arranges travel, lodging, per diem, and car rental if necessary. Forwards details in writing to MTT leader. Optimum planning will allow 6 to 9 months from notice of request to enable necessary staffing arrangements. Optimum scheduling also means the arrival of training team one working day before training begins. This is to allow for meetings with guest speakers, the review and set-up of training spaces and equipment, and meeting with host site personnel to develop the team's familiarity with local area resources and financial issues and concerns.

B. Host Responsibilities

1. Initiate request.
2. Provide funding.
3. Contact POC at training site.
4. Arrange travel.
5. Review agenda and confirm agreement prior to approval by MTT leader.
6. Procure training spaces.
7. Contact guest speakers for participation, explain purpose of CFS training and discuss standard segment outline requirements.

Mobile Training Teams (Continued)

8. Send speaker confirmation letters to include: directions to training location, base passes if required, segment outline, and non-solicitation agreement.
9. Meet with guest speakers prior to training to explain Navy's PFM program, CFS training, and discuss/review previously provided speakers briefs. (This step is required only if the training team schedule does not permit a meeting with the trainers prior to the beginning of training.)
10. Procure CFS Training Manuals - NAVPERS 15608B, 0500LP7546300 via SERVMART.
11. Secure and set up audiovisual equipment required for training and coffee mess equipment.
12. Verify all speakers one week prior to training.
13. Provide trainers with area-specific information, phone numbers, and points of contacts, as required.
14. Develop and provide Sources of Help for Military Consumers Resource Sheet. (Use the sample provided by the MTT as a guide.)
15. Develop, collate, and confirm in writing completed quantities of training packages, including approved agenda.
16. Maintain master training packet and supplemental materials provided by training team for future use and reference.
17. Market class availability.
18. Screen quota applicants in accordance with OPNAVINST 1740.5 encl. (1), p. 1, para 1.
19. Take quotas and send confirmation letters no later than 10 working days before the training begins.
20. Provide a checklist signed by the POC and Director that confirms all of the above items no later than one week before training begins.
21. Set up training spaces.
22. Provide administrative support and assistance as required by the training team, including: onsite travel arrangement, local statistics, local consumer brochures, completed CFS certificates, student roster, adequate number of computer disks with the local version of the "Finance" program.
23. Receive and stamp participant orders.
24. Create and maintain a participant list.
25. Provide participant list to training team.

Mobile Training Teams (Continued)

C. MTT Responsibilities

1. Determine team members.
2. Determine class teaching responsibilities
3. Set CFS Training agenda
4. Provide sample student confirmation package to include: standard confirmation letter, map, OPNAVINST 1740.5, and the student's Financial Planning Worksheet.
5. Provide daily training.
6. Provide presentation notes for guest speakers.
7. Meet with speakers to explain CFS course and section briefs, if scheduling allows.
8. Provide masters of training packet and supplemental materials to host site, including "Finance" computer program for adding local VHA rates.
9. Provide host with list of all equipment/supplies required for training.
10. Request area-specific information, phone numbers, and points of contact, as required.
11. Update training presentations and materials to reflect area information and financial concerns/issues.
12. Verify available base and community resources and all checklist items.
13. Prepare and submit NITRAS forms.
14. Request class evaluations, daily and weekly.
15. Provide after-action report to host, with recommendations for future training and evaluation synopsis.
16. Submit after-action report to Command and FSC Director, cc: PERS 662D and Major Claimant.

Mobile Training Teams (Continued)

Sample Letter for Host Site

DATE:
FROM: MTT Leader
TO: POC at host site

SUBJ: CFS Training Course Logistics

ENCL: (1) Host and MTT Responsibilities Checklist
(2) CFS Course Set-Up Materials and Supplies List
(3) Quota Confirmation Sample Letter
(4) List of prior CFS course speakers

1. Enclosed is the standard responsibilities checklist to be used for planning purposes, enclosure (1). This will clearly outline the duties of your site as the host and of the CFS MTT. Use this list for your information, to help activate support at your center, and to trigger questions you may have for the MTT leader about set up and other logistical concerns. Please contact me with any questions, suggestions, or advice you feel is appropriate to target the training to your local area.
2. Enclosure (2) lists all materials and supplies required to support the training. It includes a list of audiovisual equipment needed and external reference materials. If any of these items are unavailable, please contact me immediately.
3. I will be bringing *[LIST ANY SPECIFIC ITEMS THE MTT PLANS TO PROVIDE]*.
4. It is crucial that quota registrations accepted receive the quota confirmation letter and attachments addressed to each Commanding Officer or Officer-In-Charge, per enclosure (3) sample.
5. The packets of information/segment outlines for the guest speakers will be sent to you the week of *[ENTER DATE, SHOULD BE THREE WEEKS PRIOR TO TRAINING]*. A list of speakers we have used for prior trainings at your location is available per enclosure (4). Please provide the names, commands or businesses, addresses and phone numbers for each guest speaker to include in the agenda. I am available to speak with any of the guest speakers about the course or the segment materials we've supplied. They may contact me at *[ENTER DSN AND COMMERCIAL PHONE NUMBERS]*.

Sample PFM Client Information Form

Date (MM/DD/YY): _____

Last Name:	First Name:	M.I.:																				
Street:																						
City, State:		Zip:																				
SSN: - -	Telephone: () -																					
Please answer the questions below on your first visit only.																						
Relationship to sponsor: <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Family member _____																						
Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female	Birth Date (MM/DD/YY): _____																					
Race: <input type="checkbox"/> Caucasian <input type="checkbox"/> African American <input type="checkbox"/> Native American <input type="checkbox"/> Hispanic <input type="checkbox"/> Other <input type="checkbox"/> Asian/Pacific Islander																						
Marital Status: <input type="checkbox"/> Dual military couple <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Never been married <input type="checkbox"/> Widowed <input type="checkbox"/> Other _____																						
Do you have children living at home? <input type="checkbox"/> Yes <input type="checkbox"/> No																						
Sponsor's Branch of Service: <input type="checkbox"/> Navy <input type="checkbox"/> Marine Corps <input type="checkbox"/> Air Force <input type="checkbox"/> Coast Guard <input type="checkbox"/> Army <input type="checkbox"/> Federal Employee <input type="checkbox"/> Other																						
Sponsor's Status: <input type="checkbox"/> Active Duty <input type="checkbox"/> Reserves <input type="checkbox"/> Retired <input type="checkbox"/> Other																						
Sponsor's Pay Grade:	Sponsor's Command:																					
If you are relocating: <input type="checkbox"/> When did you arrive? OR <input type="checkbox"/> When will you depart?																						
Are counseling services provided in connection with relocation? <input type="checkbox"/> Yes <input type="checkbox"/> No																						
Are counseling services provided in connection with transition? <input type="checkbox"/> Yes <input type="checkbox"/> No																						
How did you learn about the Family Service Center programs/services? Mark all that apply: <table border="0"><tr><td><input type="checkbox"/> Base newspaper</td><td><input type="checkbox"/> Local newspaper</td><td><input type="checkbox"/> Command</td><td><input type="checkbox"/> Chaplain</td></tr><tr><td><input type="checkbox"/> F.C. staff</td><td><input type="checkbox"/> TAP class</td><td><input type="checkbox"/> Relative</td><td><input type="checkbox"/> Co-worker</td></tr><tr><td><input type="checkbox"/> TV/radio ad</td><td><input type="checkbox"/> CFS training</td><td><input type="checkbox"/> Message</td><td><input type="checkbox"/> Navy News</td></tr><tr><td><input type="checkbox"/> Brief/INDOC</td><td><input type="checkbox"/> Other FSCs</td><td><input type="checkbox"/> Marquee</td><td><input type="checkbox"/> Outside agency</td></tr><tr><td colspan="4"><input type="checkbox"/> Other (please specify) _____</td></tr></table>			<input type="checkbox"/> Base newspaper	<input type="checkbox"/> Local newspaper	<input type="checkbox"/> Command	<input type="checkbox"/> Chaplain	<input type="checkbox"/> F.C. staff	<input type="checkbox"/> TAP class	<input type="checkbox"/> Relative	<input type="checkbox"/> Co-worker	<input type="checkbox"/> TV/radio ad	<input type="checkbox"/> CFS training	<input type="checkbox"/> Message	<input type="checkbox"/> Navy News	<input type="checkbox"/> Brief/INDOC	<input type="checkbox"/> Other FSCs	<input type="checkbox"/> Marquee	<input type="checkbox"/> Outside agency	<input type="checkbox"/> Other (please specify) _____			
<input type="checkbox"/> Base newspaper	<input type="checkbox"/> Local newspaper	<input type="checkbox"/> Command	<input type="checkbox"/> Chaplain																			
<input type="checkbox"/> F.C. staff	<input type="checkbox"/> TAP class	<input type="checkbox"/> Relative	<input type="checkbox"/> Co-worker																			
<input type="checkbox"/> TV/radio ad	<input type="checkbox"/> CFS training	<input type="checkbox"/> Message	<input type="checkbox"/> Navy News																			
<input type="checkbox"/> Brief/INDOC	<input type="checkbox"/> Other FSCs	<input type="checkbox"/> Marquee	<input type="checkbox"/> Outside agency																			
<input type="checkbox"/> Other (please specify) _____																						

Financial Planning Worksheet

DATE _____

NAME _____ AGE _____
PAY GRADE _____ YR _____ TRANSFER DATE _____
SPOUSE'S NAME _____ AGE _____
SPOUSE'S PLACE OF EMPLOYMENT _____
NUMBER OF CHILDREN AND AGES BOYS _____ GIRLS _____
COMMAND ADDRESS _____
HOME ADDRESS _____
WORK TELEPHONE _____ HOME TELEPHONE _____
REFERRED BY _____

STATEMENT OF NET WORTH

ASSETS (WHAT YOU OWN)

CASH (On Hand) \$ _____
CHECKING ACCT. \$ _____
SAVINGS ACCT. \$ _____
CERTIFICATES OF
DEPOSIT \$ _____
LIFE INSURANCE \$ _____
CASH VALUE \$ _____
INVESTMENTS
U.S. BONDS \$ _____
MUTUAL FUNDS \$ _____
STOCKS \$ _____
BONDS \$ _____
OTHER (IRA) \$ _____

LIABILITIES (WHAT YOU OWE)

LOANS PAYABLE \$ _____
CREDIT CARDS \$ _____
PERSONAL LOANS \$ _____
AUTO LOANS \$ _____
OTHER (Friends, Relatives, etc.) \$ _____

REAL ESTATE (MARKET VALUE)

HOME \$ _____
RENTAL \$ _____
OTHER (VACATION) \$ _____

MORTGAGES (BALANCES DUE)

HOME \$ _____
RENTAL PROPERTY \$ _____
OTHER (VACATION) \$ _____

PERSONAL PROPERTY

AUTOMOBILES \$ _____
OTHER (FURNITURE,
JEWELRY, ETC.) \$ _____
TOTAL ASSETS (A) \$ _____

TOTAL LIABILITIES (L) \$ _____

NET WORTH = (A) \$ _____ (L) \$ _____ = \$ _____

Monthly Income Worksheet

	ACTUAL	PROJECTED	REMARKS		
ENTITLEMENTS:					
* Base Pay (O- /E- , yrs.)					
Basic Allowance for Quarters (BAQ)					
Basic Allowance for Subsistence (BAS)					
Variable Housing Allowance (VHA)					
* Sea Pay					
* Submarine Pay/Flight Pay					
* Other Hazardous Duty Pay					
* Foreign Duty Pay					
Family Separation Allowance (FSA)					
Other					
TOTAL ENTITLEMENTS:					
DEDUCTIONS:					
ALLOTMENTS (C, D, H, L, S, E, B, T, I)					
(Ends)					
(Ends)					
(Ends)					
(Ends)					
(Ends)					
Serviceman's Group Life Insurance (SGLI)					
Federal Income Tax (FITW) (M/S _____)					
Social Security (FICA)					
State Income Tax (SITW)					
Navy Home Assessment					
Dependent Dental					
Advance Pay					
Overpayments					
TOTAL DEDUCTIONS (B)					
CALCULATE NET INCOME:					
Service Member's Take Home Pay (A-B)					
Service Member's Other Earnings					
Spouse's Earnings					
Dependent Allotment					
Savings Allotment					
Bond Allotment					
Other Allotments					
Serviceman's Group Life Insurance (SGLI)					
Dependent Dental					
Savings/Interest/Investments					
Child Support/Alimony					
Other					
TOTAL NET MONTHLY INCOME					

NOTE: PAY Entitlements are Taxable. ALLOWANCE Entitlements are Non-taxable.

Monthly Living Expenses

LIVING EXPENSES		ACTUAL		PROJECTED		REMARKS
SAVINGS	Emergency Fund					
	Reserve Fund					
	“Goal Getter” Fund					
	Investments					
HOUSING	Renting/Mortgage					
	Taxes					
	Other					
FOOD	Groceries					
	Lunches					
	Other					
UTILITIES	Electricity					
	Gas/Oil					
	Water/Sewage					
	Garbage Removal					
	Telephone					
TRANSPORTATION	Gas/Oil					
	Bus					
	Car Pool					
	Repairs					
	Other					
CLOTHES	Laundry/Dry Cleaning					
	Clothing Purchased					
	Other					
INSURANCE	Auto					
	Life					
	Health					
	Other					
HEALTH	Prescription Drugs					
	Doctor & Hospital					
	Dentist					

(over)

Monthly Living Expenses (Continued)

LIVING EXPENSES		ACTUAL		PROJECTED		REMARKS
EDUCATION	Tuition					
	Books					
	Fees					
	Other					
CONTRIBUTIONS	Club Dues					
	Church					
	Charity					
	Other					
SUBSCRIPTIONS	Newspaper					
	Magazines					
	Books					
	Records					
	Cable TV					
	Pest Control					
	Other					
PERSONAL	Beauty Shop					
	Barber Shop					
	Cigarettes					
	Soda					
	Liquor/Beer					
	Other					
ENTERTAINMENT	Dinner					
	Movies					
	Hobbies					
	Sports					
	Other					
DEPENDENT CARE	Child Care					
	Child Support					
	Alimony					
	Allowances					
MISCELLANEOUS	Repairs					
	Other					
	Other					
	Other					
TOTAL MONTHLY LIVING EXPENSES						

Indebtedness

INSTRUCTIONS: The following information must be listed completely and accurately. If exact figures are unknown, call the creditors and get the information needed. All debts must be listed, including those to friends and relatives.

CREDITOR	ADDRESS/PHONE	PURPOSE	MO. PYMT.	BALANCE	PROJ. PMT.	REMARKS (Priority)	APR
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
(Acct. No.)							
DEBT-TO-INCOME RATIO ____% TOTALS (MO. PYMTS. ÷ NET INCOME x 100)							

Indebtedness (Continued)

IF ADDITIONAL SPACE IS NEEDED, PLEASE ATTACH AN EXTRA SHEET							
	ESTIMATED	ACTUAL	PROJECTED		ESTIMATED	ACTUAL	PROJECTED
NET INCOME	\$			AMOUNT LEFT TO PAY DEBTS CARRIED FORWARD	\$		
LIVING EXPENSES	\$			DEBTS	\$		
AMOUNT LEFT TO PAY DEBTS	\$			SURPLUS OR DEFICIT	\$		

[illegible]

APPENDIX

Identifying the Problem

1. What is the client's present problem or concern?
2. What is the client's assessment of the problem?
3. What has happened in the past to contribute to the problem?

4. What facts and situations are influencing the problem?

5. What has the client done to solve the problem?

6. What are the client's immediate and long-term needs?

Immediate (e.g., housing, food, transportation, clothing, medical)

Long term (i.e., doesn't have to be dealt with in the next 10 days)

7. Which situations require change or crisis intervention?

8. What would the client like to do about the problem or concern?

Financial Counseling Planning Sheet

1. What is the presenting problem of the client?

2. What are the immediate concerns?

3. What are the long term concerns?

4. What are the options available under each of the following categories?
 - A. Increase income:

 - B. Decrease living expenses:

 - C. Decrease indebtedness:

5. Which options do you feel are more feasible? Why?

6. What specific steps need to be taken initially to achieve a “solution”?

PAGE # _____

CASE # _____

[illegible]

Daily Record for Expenses

Take home pay for two weeks _____

Dates _____

DATE: _____ Item Amount	DATE: _____ Item Amount	DATE: _____ Item Amount	DATE: _____ Item Amount
DATE: _____ Item Amount	DATE: _____ Item Amount	DATE: _____ Item Amount	DATE: _____ Item Amount
DATE: _____ Item Amount	DATE: _____ Item Amount	DATE: _____ Item Amount	DATE: _____ Item Amount
DATE: _____ Item Amount	DATE: _____ Item Amount	DATE: _____ Item Amount	Take Home Pay +\$ _____ Amount Spent - \$ _____ Balance \$\$ <div style="text-align: right;">(+ or -)</div>

Quality Control Checklist for Financial Counseling

Case # _____

Control # _____

Date of Session _____

Counselor's Name _____

Supervisor's Name _____

BASIC COUNSELING SKILLS

Did counselor demonstrate:

- | | | |
|---------------------------------|-----------|----------|
| * Professionalism | yes _____ | no _____ |
| * Empathy | yes _____ | no _____ |
| * Reflective Listening Skills | yes _____ | no _____ |
| * Clarification Questions | yes _____ | no _____ |
| * Open-ended Questions | yes _____ | no _____ |
| * Summarizing Statements | yes _____ | no _____ |
| * Determine presenting concerns | yes _____ | no _____ |

FSC

Did counselor explain:

- | | | |
|--------------------------------------|-----------|----------|
| * FSC's role | yes _____ | no _____ |
| * Counselor's role | yes _____ | no _____ |
| * Confidentiality/ Navy Instructions | yes _____ | no _____ |
| * Questions about privacy act or PRP | yes _____ | no _____ |

ADMINISTRATIVE SKILLS

Did counselor complete:

- | | | |
|--|-----------|----------|
| * Privacy Act | yes _____ | no _____ |
| * PRP | yes _____ | no _____ |
| * Financial Planning Worksheet (FPW) | yes _____ | no _____ |
| * QOLMIS | yes _____ | no _____ |
| * Release of Information Authorization | yes _____ | no _____ |
| * QC Client Authorization to observe counselor | yes _____ | no _____ |
| * Other _____ | yes _____ | no _____ |

SKILL DEVELOPMENT

Did counselor:

- | | | |
|------------------------------------|-----------|----------|
| * Explore financial options | yes _____ | no _____ |
| * Present client with complete FPW | yes _____ | no _____ |
| * Offer FSC programs | yes _____ | no _____ |
| * Stress importance of savings | yes _____ | no _____ |
| * Offer community resources | yes _____ | no _____ |
| * Offer financial handouts | yes _____ | no _____ |

GENERAL

What did counselor exceed in? _____

What could counselor try differently? _____

Quality Control Supervision Authorization

I (we) hereby authorize live supervision of my (our) interview with _____, a
Family Service Center Financial Educator (FE), on _____ (date). I am aware that this is
being done for the purpose of training. I have been informed that I may receive services
regardless of whether I agree to be observed.

(signature)

(signature)

(witness)

(witness)

Participant Financial Counseling Evaluation

1. You are military ____ civilian ____
2. Were you greeted professionally? yes ____ no ____
3. Was the Privacy Act and counseling procedure explained to you? yes ____ no ____
4. Did you have an opportunity to describe your financial concerns? yes ____ no ____
5. Was a budget needed? yes ____ no ____
6. Were financial options discussed? yes ____ no ____
7. Was the information helpful? yes ____ no ____
8. Were financial handouts available? yes ____ no ____
9. Were the referrals/recommendations appropriate to your needs? yes ____ no ____
10. Were other FSC programs discussed? yes ____ no ____
11. Do you feel a follow-up session is necessary? yes ____ no ____
12. Did you benefit from the session as a whole? yes ____ no ____
13. The counselor was:
Responsive and caring ____ Somewhat responsive ____
Unresponsive and no help ____ Judgmental, made me feel uncomfortable ____
13. Were you comfortable with the office setting?
Enough privacy ____ Privacy was not an issue ____
Not enough privacy ____ Too many interruptions ____

Participant Financial Counseling Evaluation (Continued)

12. Any further comments?

Counselor's Name _____

Case # _____

Control # _____

Date _____

Sample Standard Operating Procedure #1

Title: Financial Counseling

Date: June 1996

References:

- (a) OPNAVINST 1754.1A, Privacy Act Statement for FSC Programs
- (b) OPNAVINST 1740.5, Personal Financial Management Education, Training and Counseling Program
- © OPNAVINST 1500.22D, General Naval Training
- (d) MILPERSMAN 6210120 and 6210140, Navy Guidelines for Financial Responsibility
- (e) Contract #N00189-95-R-0052
- (f) SECNAVINST 1752.3, Maintenance and destruction of FSC Records.
- (g) COMNAVBASE NORVA/SOPA (ADMIN) HAMPINST 5211.3A

I. Background and Purpose:

Service members face a variety of financial problems that directly impact mission readiness and ability to function safely in their specialty areas. Designated Command Financial Specialists (CFS) are trained to offer financial education and counseling. Someone at the FSC designated as PFM staff—usually a Financial Educator (FE)—provides assistance in absence of the CFS. Services to families are first priority. FEs assist families in financial crisis and offer appropriate referrals.

II. Target Population:

FEs will assist military family members in financial crisis. FEs will serve as back-up in absence of CFS command personnel. Active duty, retirees, and reservists are eligible for assistance.

III. Program Objectives:

Counseling will consist of developing a computerized Financial Planning Worksheet, identifying goals, exploring financial options, and discussing appropriate community referrals. The terminal objective of counseling is to provide a functional SOP for new counselors and familiarize staff with FSC policy, administrative procedures, intake screening, short-term intervention counseling, and information and referral/community resources.

Sample Standard Operating Procedure #1 (Continued)

III. Program Objectives (Continued)

The enabling objectives are:

- A. Counselor will be able to list the key points of the Privacy Act Statement and name specific circumstances by which a participant's financial records may be released to "need to know" personnel
- B. Counselor will assist participant in constructing a personal financial spending plan.
 - 1. Hard copy of Financial Planning Worksheet (FPW)
 - 2. Computerized FPW
 - a. Detailed six page version
 - b. Two page version
- C. Counselor will be able to name the seven stages of the counseling process
- D. Counselor will be able to identify participant's presenting concern and assist with specific goal setting
- E. Counselor will manage administrative forms, intake logs and destruction of records in accordance with FSC policy.

The PFM supervisor and counseling coordinator review all administrative forms in conjunction with monthly reporting requirements.

IV. Publicity:

This program is marketed through CFS training and local FSC brochures. Referrals are forwarded by FSC staff, CFS, and command leadership.

V. Quality Control:

Responsibility for financial QC coordination lies with the PFM Supervisor and the Counseling Coordinator. The Counseling Coordinator organizes intake coverage with the Supervisor's final approval. The completion and maintenance of the Financial Education Intake Log is the Coordinator's responsibility. The Intake Log is maintained for two (2) years and destroyed. The Coordinator will shred counseling files on a thirty day cycle in accordance with SECNAVINST 1752.3 and COMNAVBASE NORVA/SOPA (ADMN) HAMPINST 5211.3A. The quality control schedule consists of participant, counselor, and supervisor/coordinator counseling observation checklist. Each FE will be reviewed once per year. This SOP will be updated annually.

Sample Standard Operating Procedure #1 (Continued)

VI. Content:

- A. PFM Counseling Procedures
 - 1. Privacy Act
 - a. Confidentiality
 - b. Disclosure of records
 - c. Guidelines governing written correspondence
 - d. Financial Counseling procedures and model
 - 2. Intake procedures
 - a. Schedule appointments and duties
 - 3. Counseling by phone
 - 4. Numbering cases
 - 5. Record keeping
 - 6. Counseling Coordinator responsibilities
 - 7. Quality Control
 - 8. Security
 - 9. Navy League Funds/Holiday Assistance
 - 10. Family Advocacy procedures
 - 11. Counseling training for new employees
 - 12. Waiver of indebtedness SECNAVINST 7220.38E
- B. Financial Counseling Tools and Forms (see attachments)
 - 1. Intake/Privacy Act Statement
 - 2. Personnel Reliability Program (PRP)
 - 3. QOLMIS
 - 4. Computerized Financial Planning Worksheet
 - 5. Financial Education Services Unit Contact Log Sheet
 - 6. Financial Education Services Intake Log
 - 7. Client authorization to release records
 - 8. Client Authorization to Release Information Log
 - 9. Counseling Model Flowchart
 - 10. Case Activity Notes
 - 11. Participant QC Evaluation
 - 12. Self Evaluation QC Evaluation
 - 13. Supervisory Quality Control Checklist
 - 14. QC Supervision Authorization
 - 15. Activities Report
 - 16. Command Financial Specialist (CFS) List

Sample Standard Operating Procedure #1 (Continued)

VI. Content (Continued)

17. Navy League form/Holiday Assistance Form
18. Family Advocacy Forms
19. Exercises/financial handouts
 - a. Financial Planning Worksheet
 - b. How Do You Rate As a Money Manager
 - c. Values Clarification
 - d. Monthly Spending Record
 - e. Debt to Income
 - f. Dream Sheet
 - g. Effect of Compound Interest and Time
 - h. Investment Resources
 - I. Sources of Help for Military Consumers
20. Waiver of Indebtedness
21. Request for FSC Presentation
22. Command Leadership Resource Training Guide

C. Training Aids: maintained by Counseling Coordinator and Training Coordinator

D. Reading File: The recommended reading file is located in the PFM Reference Library and is maintained by the program manager. Recommended reading:

1. Command Financial Specialist Training Manual. NAVPERS 15608A, Chapter I, "Financial Counseling and Communication Skills".
2. Locke, Don C. Increasing Multicultural Understanding. Newbury Park, CA; Sage Publications 1992.
3. Surviving Debt. National Consumer Law Center. Boston, MA 1992.
4. Waddell, Fred E. Financial Counseling Training Manual: Solution Focused Counseling. Auburn, AL; Genesis Press 1989.
5. Pulvino, Charles and James Lee. Financial Counseling: A Strategic Approach. Instructional Enterprises, Madison, WI 1991.
6. Financial Counseling Tape Series, 1994 Dr. Waddell and Dr. Pulvino, speakers.

Sample Standard Operating Procedure #2

Title: Supplies—Procurement, Issue, Receipt, and Custody

Date: May 1996

- I. Purpose:** To establish procedures on procurement, issue, receipt, and custody of standard and/or non-standard materials.
- II. Background:** Accurate procurement, issue, receipt, and custody of material and record-keeping procedures are vital to the overall effectiveness of the FSC.
- III. Procedures:**
- A. Personnel requesting supplies will submit requirements to their department head.
 - B. Each request should include price, nomenclature, quantity, suggested source of supply if non-standard item, any additional description, and the name of requestor. The department head will screen the requests, conduct further technical research as required, assign a priority to the item, and ensure that purchasing this item is within budget restraints.
 - C. The department head will then take requests to the director who will review them with the CFS to determine if they are within the budget constraints. Then the approved requests will be given back to the department head.
 - D. The department head will then give the requests to the department secretary for preparation of the requisitions. Applicable procurement forms (DD1250, 1348-1/6, 1149, Servmart, BPA, etc.) will be prepared by the department secretary and forwarded to the administrative secretary for review.
 - E. Administration secretary will obtain the director's signature on each requisition, log them in the appropriate log book, and then forward the requisitions to the comptroller's office.
 - F. All staff members share the responsibility of informing the administration secretary of materials which may be out of stock or in short supply in FSC storerooms for reordering purposes.

Privacy Act Statement

- **LEGAL AUTHORITY FOR REQUESTING INFORMATION FROM YOU:** 5 U.S.C. Sect. 301, which allows the Secretary of the Navy to make regulations for the Department of the Navy. One of these regulations, SECNAVINST 1754.1A, Department of the Navy Family Service Center Program, established the Navy Family Service Center Program.
- **PRINCIPAL PURPOSE FOR WHICH YOUR INFORMATION WILL BE USED:** The information you provide will help the Family Service Center (FSC) professional staff assist you.
- **ROUTINE USES WHICH MAY BE MADE OF YOUR INFORMATION:** In addition to using the information you give us for the “principle purpose” given above, your information may be used for one or more of the “routine uses” listed in the Federal Register notice for this system (including the blanket routine uses that are applicable to all Navy Privacy Act systems of records). This Federal Register Notice is available here at the FSC for you to see if you wish. Four of the routine uses are:
 - Disclosure to State and local government authorities in accordance with State and local laws requiring the reporting of suspected child abuse or neglect
 - Disclosure to the appropriate Federal, State, or local agency charged with enforcing a law, where FSC records indicate that a violation of law may have occurred
 - Disclosure to certain foreign authorities in connection with international agreements, including status of forces agreements (SOFAs)
 - Disclosure of the Department of Justices for litigation purposes.
- **OTHER DISCLOSURE OF YOUR INFORMATION:** In addition to using the information you give us for the “principle purpose” and the “routine uses” given above, your information may be disclosed in certain other specific circumstances, as permitted by exceptions to the Privacy Act. These could include clearances, personal reliability programs, law enforcement programs, life-threatening situations, substance abuse programs, and family abuse situations.
- **DISCLOSURE IS VOLUNTARY:** You need not disclose any information to us; however, failure to provide this information may hinder or prevent the FSC staff from being able to assist you.

I have read and understand the above IMPORTANT NOTICE and Privacy Act statement and the routine uses of information which may be provided by me. My FSC counselor/staff member has explained the contents of the Privacy Act statement to me.

Signature

Date

Signature (Witness)

Date

Items on Confidentiality Conduct

- All client sessions must be conducted in private offices.
- During intake, the client reads and signs the Privacy Act Statement.
- All potential client inquiries, client appointments, cancellations, and phone calls are handled in a manner that ensures confidentiality.
- Clients are not discussed in hallways, reception area, or any public place.
- Phone conversations with or about clients are conducted in private.
- Staff training regarding client confidentiality occurs on a regular basis.
- If a case is command-referred, limited counseling information may be shared if relevant to the client's performance of duty or in situations where the Privacy Act Statement applies.
- When an exchange of information with community agencies is required, a signed Release of Information form is obtained from the client.
- If audio or videotapes of client sessions are used for any purpose, the counseling staff will obtain explicit written consent from the client.
- Access to case records is restricted to authorized persons.
- All case records are kept in locked files, behind locked doors to ensure confidentiality.
- Case records are shredded after 2 years, except for Family Advocacy records which are sent to the medical clinic after 2 years.

Financial Counseling Checklist



Your Command Financial Specialist (CFS) is: _____



Your appointment is scheduled for: _____



Bring the following items to your appointment:



These **COMPLETED** worksheets: Financial Planning,
Monthly Income, Monthly Expenses, Indebtedness.



Most recent Leave and Earnings Statement (LES).



Correspondence from creditors/Letters of Indebtedness.



Contracts/bills.



Other. _____

Sample Agenda Worksheet

TIME	ITEM	OBJECTIVE	TOOLS/ MATERIALS	WHO
½ hour	Awards	Get Award Ideas	Chart paper and markers	Jones
1 hour	Training Needs	Identify Training Needs	Chart paper and markers	Bergman
2 hours	Advertising	Identify Advertising Ideas	Chart paper and markers	Myer

Sample Networking Evaluation Form

After you meet or talk with someone who provides a resource in the community, take a few moments and fill out this form.

Name of Individual You Talked With: _____

Organization: _____

Brief Description of Programs/Services:

1. Do you think that their needs and resources provide a match with yours?

☐ YES

☐ NO

2. How can this individual/organization benefit PFM? (Or, what do you hope to gain from this relationship?)

3. How can PFM benefit this individual/organization? (Or, what do they hope to gain from you?)

4. Can anyone else in the FSC benefit from this relationship?

Marketing Plan Notes

Goal:

Objective:

Target Audience(s):

Message(s):

Media:

Marketing Plan Notes (Continued)

Tasks:

Acronyms

Acronym	Meaning
ADP	Automated Data Processing
AFC	Accredited Financial Counselor
AFCPE	Association for Financial Counseling and Planning Education
ARC	American Red Cross
A/V	Audio/Visual
BAQ	Basic Allowance for Quarters
BEQ	Bachelor Enlisted Quarters
BOQ	Bachelor Officer Quarters
BUPERS	Bureau of Naval Personnel
CCC	Command Career Counselor
CCTV	Closed Circuit Television
CFS	Command Financial Specialist
CMC	Command Master Chief
CNO	Chief of Naval Operations
CO	Commanding Officer
COLA	Cost of Living Allowance
CONUS	Continental United States
CPU	Central Processing Unit
DOA	Department of Agriculture
DOD	Department of Defense
DODINST	Department of Defense Instruction
DON	Department of the Navy
DRMO	Defense Revitalization Materiel Office
DSP	Deployment Support Program

Acronym	Meaning
FE	Financial Educator
FSC	Family Service Center
GMT	General Military Training
HRO	Human Resource Office
INDOC	Indoctrination
I & R	Information and Referral
LES	Leave and Earnings Statement
LOI	Letter of Indebtedness
MOU	Memorandum of Understanding
MTT	Mobile Training Team
NAVADMIN	Navy Administration messages
NAVCOMPT	Navy Comptroller
NLSO	Navy Legal Services Office
NMCRS	Navy Marine Corps Relief Society
OCONUS	Outside the Continental United States
OMB	Office of Management and Budget
OPNAVINST	Naval Operations Instruction
OPTEMP	Operations Tempo
OSD	Office of the Secretary of Defense
PAO	Public Affairs Office/Officer
PCS	Permanent Change in Station
PFM	Personal Financial Management
POC	Point of Contact
POD	Plan-of-the-Day
POW	Plan-of-the-Week
PSA	Public Service Announcement
PSD	Personnel Support Detachment (or Division)

Acronym	Meaning
QOL	Quality of Life
QOLMIS	Quality of Life Management Information System
RAP	Relocation Assistance Program
SECNAVINST	Secretary of the Navy Instruction
SOFA	Status of Forces Agreement
SOP	Standard Operating Procedure
SOW	Statement of Work
SWOT	Strengths, Weaknesses, Opportunities, Threats
TAMP	Transition Assistance Management Program
TQL	Total Quality Leadership
USO	United Service Organization
VHA	Variable Housing Allowance
VITA	Voluntary Income Tax Assistance (program)
VTC	Video Teleconference
WIC	Women, Infants, and Children
XO	Executive Officer